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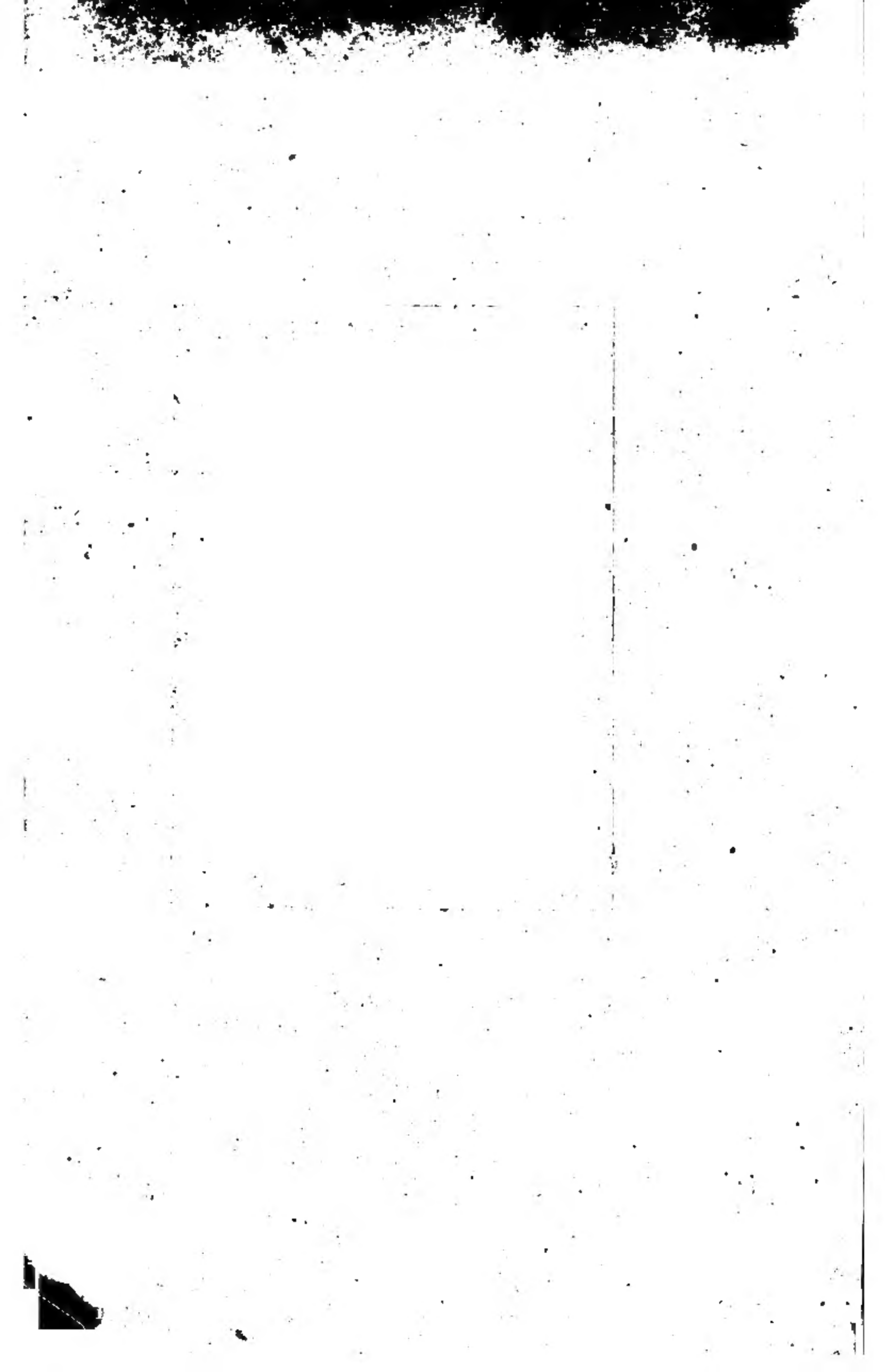
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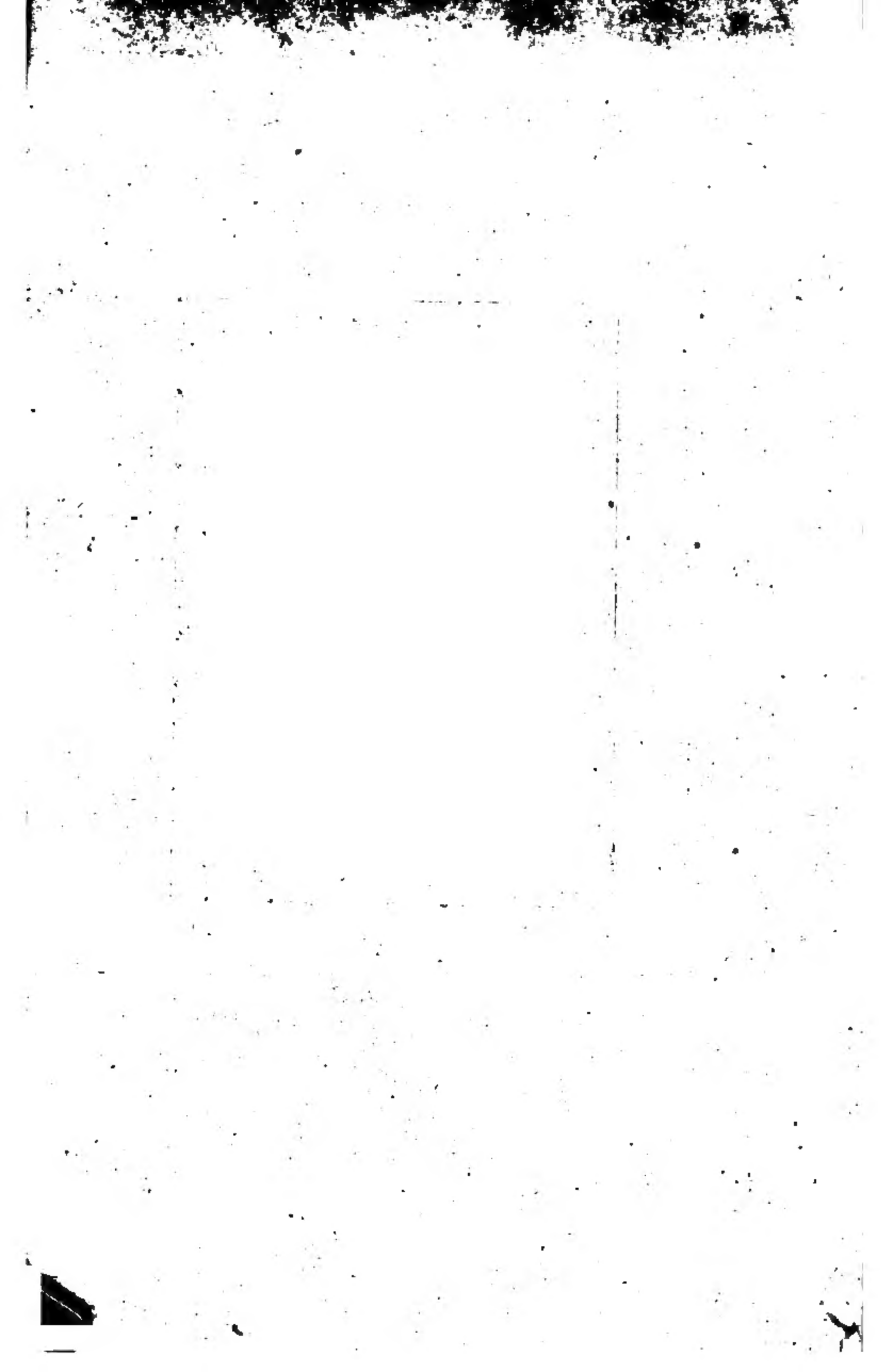
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Table



FIFTY-FIFTH

ANNUAL REPORT

OF THE

Superintendent of Insurance

OF THE

STATE OF NEW YORK

PART IV

ASSESSMENT OR CO-OPERATIVE LIFE, ACCIDENT,
FIRE AND FRATERNAL INSURANCE

ALBANY
J. B. LYON COMPANY, PRINTERS
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By transfer
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STATE OF NEW YORK

No. 35.

IN SENATE

FIFTY-FIFTH ANNUAL REPORT OF THE SUPERINTENDENT OF INSURANCE

STATE OF NEW YORK


INSURANCE DEPARTMENT

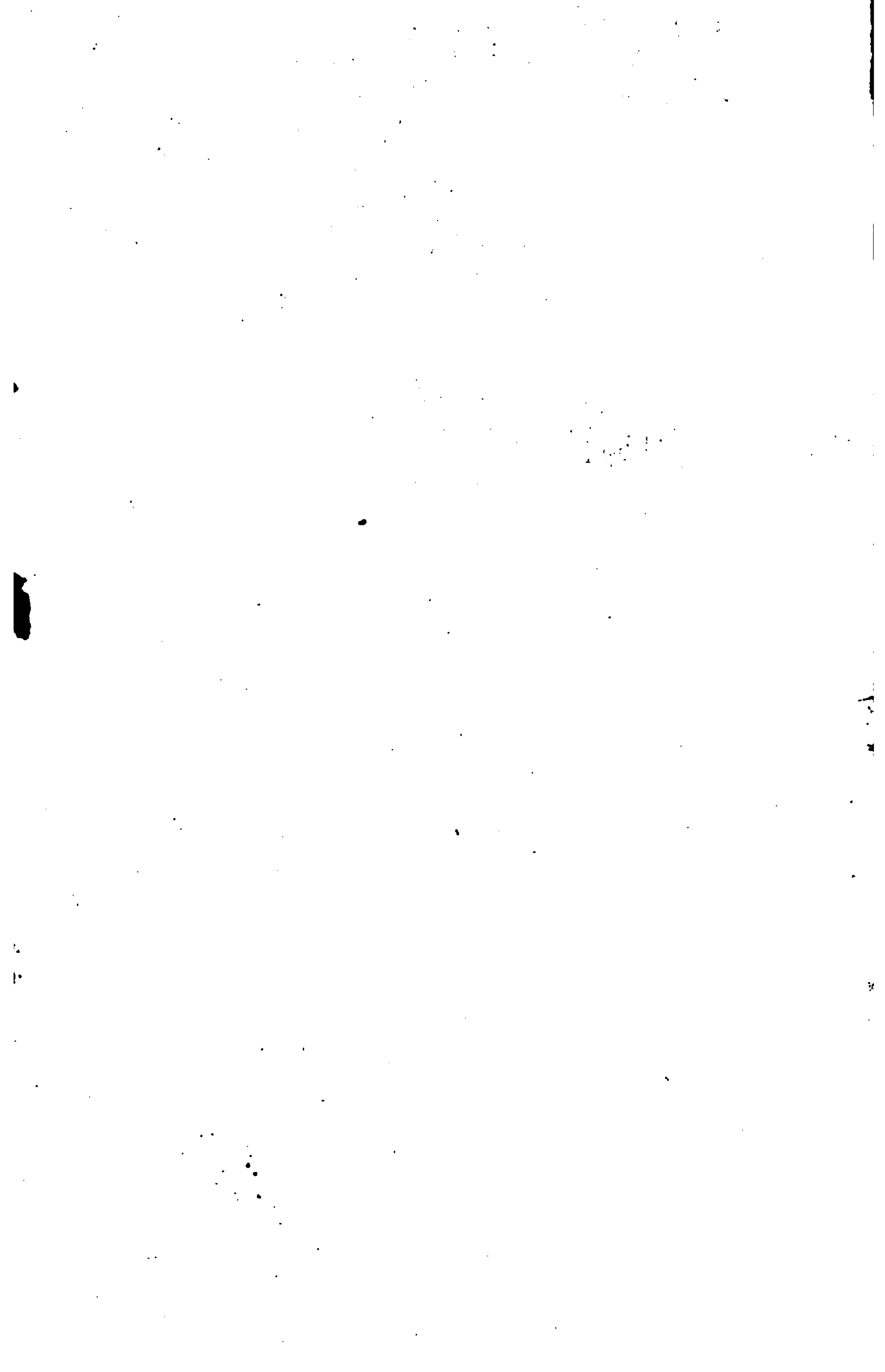
ALBANY, *September 30, 1914.*

To the Honorable the President of the Senate:

SIR.—The annual report of the Superintendent of Insurance, Part IV, containing detailed information relating to the assessment, fraternal and live stock associations, orders and societies and town and county co-operative fire insurance corporations for the calendar year ending December 31, 1913, is herewith transmitted to the Legislature.

Respectfully yours,


Superintendent.



DOCUMENTS
OF THE
SENATE

OF THE
STATE OF NEW YORK
ONE HUNDRED AND THIRTY-SEVENTH SESSION

1914

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ALBANY
J. B. LYON COMPANY, PRINTERS
1914

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FIFTY-FIFTH

ANNUAL REPORT

OF THE

Superintendent of Insurance

OF THE

STATE OF NEW YORK

PART IV

ASSESSMENT OR CO-OPERATIVE LIFE, ACCIDENT,
FIRE AND FRATERNAL INSURANCE

**ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL
ORDERS OF THIS STATE, ORGANIZED AND REINCORPORATED
UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883.**

NAME	Location
1883	
Bank Clerks' League	No. 14 Pine street, New York.
Chautauqua Mutual Life Association	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America	No. 238 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton	Binghamton, N. Y.
Equitable Reserve Fund Life Association	No. 169 & 171 B'way, New York.
Grand Temple of the Templars of Liberty of America	No. 412 West 29th street, New York.
Jamestown Accidental Association	Jamestown, N. Y.
Jewelers' League of the City of New York	No. 170 Broadway, New York.
Mercantile Benefit Association of New York	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association	Dunkirk, N. Y.
Mutual Trust Fund Life Association	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York	No. 132 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars	No. 782 Fulton st., Brooklyn, N. Y.
Supreme Council of the Legion of Justice	No. 2094 Lexington av., New York.
Standard Mutual Life Association of New York	No. 233 Broadway, New York.
1884	
Acme Mutual Indemnity Association	N
American Sons of Israel	N
Bank Clerks' Mutual Benefit Association	N
Court Buffalo, No. 6558, Ancient Order of Foresters	N Y
Cosmopolitan Relief Association	N
Cooks' and Pastry Cooks' Association of New York	N
Family Fund Society	N
Fishermen's Mutual Benefit Association	N
Golden Eagle Association	N
Grand Army Mutual Benefit Association	N
Globe Mutual Benefit Society	N
Home Provident Safety Fund Association	N
Merchant Tailors' Society of the City of New York	N
Mohawk Valley Sick Benefit Association*	No. 117 Allen street, New York.
National Masonic Co-operative Relief Association	Amsterdam, N. Y.
Queen City Lodge, No. 102, of the Order of Sons of St. George of Buffalo, N. Y.	No. 6 Masonic Temple, Buffalo, N. Y.
United States Mutual Accident Association	No. 363 Main street, Buffalo, N. Y.
Union Mutual Benefit Association of the City of New York	No. 409 Broadway, New York.
Volunteer Firemen's Association of the City of New York	New York City.
Western New York Relief Association	No. 17 Rose street, New York.
	Sherman, N. Y.
1885	
.....	No. 66 Court st., Brooklyn, N. Y.
.....	No. 13 Monroe st., Schenectady, N. Y.
.....	Cortland, N. Y.
.....	No. 896 Quincy st., Brooklyn, N. Y.
.....	No. 744 Broadway, New York.
.....	No. 171 Broadway, New York.
.....	No. 33 Park row, New York.
.....	No. 137 Broadway, New York.
.....	No. 265 Broadway, New York.
.....	No. 338 Broadway, New York.
.....	No. 404 Main street, Buffalo, N. Y.
.....	No. 24 Park place, New York.
.....	No. 171 Broadway, New York.
.....	No. 280 Broadway, New York.
.....	No. 7 Beekman street, New York.
.....	No. 84 Nassau street, New York.
.....	No. 165 East Broadway, New York.
.....	No. 13 Park row, New York.
.....	No. 180 Broadway, New York.

* Name changed to American Casualty Insurance Company, 1895. Dissolved by court order July 10, 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Continued)

NAME	Location
1885	
Seventh Regiment Veteran League.....	No. 841 Broadway, New York.
Supreme Council of the American Knights of Protection..	No. 324 Court st., Brooklyn, N. Y.
Supreme Council of the People's Reserve League.....	No. 90 Oakland st., Brooklyn, N. Y.
Telegraphers' Mutual Benefit Association.....	No. 195 Broadway, New York.
True Craftsmen's Union.....	No. 177 West 23d street, New York.
United Order of American Stairbuilders.....	No. 140 Nassau street, New York.
United Life and Accident Insurance Association.....	No. 44 Broadway, New York.
Volunteer Exempt Veteran Firemen's Sons Association of the City of New York.....	No. 124 West 28th street, New York
1886	
American Sick Benefit and Accident Association.....	Elmira, N. Y.
Albany Women Teachers' Relief Association.....	Albany, N. Y.
Brooklyn Liquor Dealers' Mutual Benefit Association....	No. 1 Willoughby st., Brooklyn, N. Y.
Buffalo Mutual Accident Association.....	Buffalo, N. Y.
Citizens' Mutual Life Insurance Association.....	No. 115 Broadway, New York.
Economic Mutual Life Insurance Association.....	No. 115 Broadway, New York.
Equitable Co-operative Life Association.....	No. 184 Broadway, New York.
Empire State Supreme Lodge of the Degree of Honor....	Stockton, N. Y.
Empire State Life Insurance Association.....	Nos. 31 and 33 Broadway, New York.
Grand Society of the Order of Protestant Knights.....	Buffalo, N. Y.
Good Templars' Sick Benefit Society.....	No. 979 Bergen st., Brooklyn, N. Y.
Great Eastern Casualty Association.....	No. 280 Broadway, New York.
Guaranty Mutual Accident Association.....	No. 38 Park row, New York.
Guaranty Alliance.....	Elmira, N. Y.
Iron Hall of New York.....	Elmira, N. Y.
Jewelers and Tradesmen's Company of New York *.....	No. 34 John street, New York.
Knights and Ladies of America.....	Elmira, N. Y.
Life Benefit Society.....	Rochester, N. Y.
Life and Reserve Association of Buffalo.....	Buffalo, N. Y.
Manufacturers' Accident Indemnity Company.....	Geneva, N. Y.
Mutual Benefit Association of the Fifth Street Baptist Church of Troy, N. Y.....	Troy, N. Y.
Mutual Life Association of the City of Brooklyn.....	Nos. 38 and 40 Court st., B'klyn, N. Y.
Metropolitan Benefit Association.....	No. 154 West 35th st., New York.
Merchants' Casualty Insurance Association.....	No. 160 Fulton street, New York.
Mutual Accident Association of the Improved Order of Red Men of America.....	Syracuse, N. Y.
Mutual Union Association.....	Rochester, N. Y.
Montour Springs Order of Mutual Protectors.....	Havana, N. Y.
National Benevolent Legion.....	Schenectady, N. Y.
National Benefit Society.....	No. 32 Liberty street, New York.
New York Casualty Insurance Association.....	Syracuse, N. Y.
New York Mutual Aid and Reserve Fund Association....	Sandy Hill, N. Y.
New York Accident Association.....	Sandy Hill, N. Y.
Ontario Mutual Accident Association.....	Geneva, N. Y.
Protective Life Assurance Society.....	No. 44 Broadway, New York.
Provident Fund Society.....	No. 280 Broadway, New York.
Security Mutual Life Association.....	Binghamton, N. Y.
Safe Deposit Fund.....	Rochester, N. Y.
United Hebrew Orthodox Association.....	No. 71 Essex street, New York.
Workingmen's Co-operative Association of the United In- surance League of New York.....	No. 153 Bowery, New York.
1887	
American Accident Indemnity Association.....	No. 10 Spruce street, New York.
American Workman's Life Assurance Society.....	Nos. 10 and 12 Flatbush avenue Brooklyn, N. Y.
American Mutual Benefit League.....	No. 62 Cedar street, New York.
Bankers and Traders' Accident Association.....	No. 54 William street, New York.
Bankers and Merchants' Alliance†.....	No. 32 Thomas street, New York.
Benevolent Bureau of the German Master Bakers' Asso- ciation of the City of New York and Vicinity.....	No. 311 East 5th street, New York.
Columbia League.....	No. 243 Broadway, New York.
Chenango Mutual Relief†.....	Oxford, N. Y.
Empire State Mutual Accident Association.....	Schenectady, N. Y.
Excelsior Mutual Sickness and Accident Association.....	Waverly, N. Y.
Firemen's Accident Indemnity Association of America....	Canandaigua, N. Y.
Flour City Life Association.....	Rochester, N. Y.
Home Benefit Society†.....	No. 161 Broadway, New York.
Hoosick Falls Mutual Relief Society†.....	Hoosick Falls, N. Y.

* Name changed to "Tradesmen's Life Insurance Company," April 10, 1900.

† Reincorporated, chapter 175, Laws of 1893.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL
ORDERS — (Concluded)

NAME	Location
1887	
Independent Journeymen Plumbers and Gas Fitters' Benefit Association.....	No. 260 West 41st street, New York.
Masonic Life Association of Oswego.....	Oswego, N. Y.
Mutual Aid and Accident Association*†.....	Rochester, N. Y.
Mutual Relief Society.....	Rochester, N. Y.
National Security Life and Accident Company.....	Sandy Hill, N. Y.
New York State Relief and People's Benefit Association*..	Albany, N. Y.
Odd Fellows' Sick, Accident and Funeral Benefit Association.....	Lyons, N. Y.
People's Mutual Benefit Association*.....	Oswego, N. Y.
Traders and Travelers' Accident Company of New York..	No. 287 Broadway, New York.
1888	
New York Physicians' Mutual Aid Association*.....	No. 12 West 31st street, New York.
1889	
Mutual Benefit Life Association of America*.....	No. 280 Broadway, New York.
New York Accident Insurance Company.....	No. 96 Broadway, New York.
Merchants and Mechanics Life and Accident Association..	Brooklyn, N. Y.
American Temperance Life Insurance Association.....	No. 187 Broadway, New York.
1890	
Mercantile Mutual Accident Society*.....	New York City.
Booksellers and Stationers' Provident Association of the United States.....	New York City.

* Reincorporated, chapter 175, Laws of 1893. † Name changed to Protective Life Association, 1893. Receiver appointed February 27, 1909.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS OF THIS STATE
ORGANIZED AND REINCORPORATED UNDER THE PROVISIONS OF
ARTICLE VI, CHAPTER 690, LAWS OF 1892.

NAME	Location
1892	
Merchants and Travelers' Accident Insurance Company.....	Syracuse, N. Y.
1893	
Empire Sick and Accident Company.....	Troy, N. Y.
1894	
Chenango Mutual Relief.....	Oxford, N. Y.
1895	
Postal Employees' Mutual Aid Association.....	New York City.
1900	
People's Life Association.....	Buffalo, N. Y.
1901	
Life Association of America.....	New York City.
Universal Indemnity Company.....	Syracuse, N. Y.
1902	
Swedish Mutual Aid Society Scandia in New York.....	New York City.
1904	
National Relief Assurance Association*.....	Rochester, N. Y.
1906	
Insurance Branch of the Yorkville Brotherhood Aid Society.....	New York City.

* Dissolved by court order, July 10, 1909.

**FRATERNAL BENEFICIARY ASSOCIATIONS REINCORPORATED UNDER
THE PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889 AND
ARTICLE VII, CHAPTER 690, LAWS OF 1892.**

NAME	Location
1891	
The Knights of Sobriety, Fidelity and Integrity.....	Syracuse, N. Y.
1892	
Orden Germania.....	New York city.
1893	
The National Provident Union.....	New York city.
1894	
Independent Order Free Sons of Judah.....	New York city.
Independent Order Ashaws Israel.....	New York city.
Independent Order Sons of Abraham.....	New York city.
Independent Order Brith Abraham of the United States of America.....	New York city.
Order of Select Knights.....	Batavia, N. Y.
1895	
Jewelers' League*.....	New York city.
1900	
B'rith Abraham (Order of) United States Grand Lodge.....	New York city.

* Name changed in 1908 to " The Assurance League of America."

**FRATERNAL BENEFICIARY ASSOCIATIONS REINCORPORATED UNDER
THE PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889.**

NAME	Location
1891	
Empire Knights of Relief.....	Buffalo, N. Y.
The National Protective Legion.....	Waverly, N. Y.
Buffalo Police Mutual Aid Benefit Association.....	Buffalo, N. Y.

**FRATERNAL BENEFICIARY ASSOCIATIONS ORGANIZED UNDER THE
PROVISIONS OF ARTICLE VII OF THE INSURANCE LAW**

NAME	Location
1892	
The Catholic Relief and Beneficiary Association.....	Syracuse, N. Y.
Grand Assembly of New York, Order of the International Fraternal Alliance*.....	New York city.
1894	
Independent Order of American Israelites.....	New York city.
Order of Round Robins, Supreme Council.....	New York city.
1895	
Great Camp of the Knights of the Maccabees for the State of New York..	Buffalo, N. Y.
American Fraternal Insurance Union.....	Batavia, N. Y.
Catholic Women's Benevolent Legion.....	New York city.
Independent Order of Sons of Benjamin.....	New York city.

* Name changed to " Royal Benefit Society " by order of Supreme Court, to take effect February 26, 1894.

FRATERNAL BENEFICIARY ASSOCIATIONS, ETC.—(Concluded)

NAME	Location
1896	
Empire Mutual Union.....	Syracuse, N. Y.
National Insurance Fraternity.....	New York city.
Universal Benevolent Association.....	Syracuse, N. Y.
Union Life and Casualty.....	Syracuse, N. Y.
Woman's Fraternal League.....	Buffalo, N. Y.
1898	
Knights of Aurora of the World.....	Jamestown, N. Y.
Order of the Iroquois.....	Buffalo, N. Y.
1899	
Mutual Benefit Association of the German Baptist of North America ¹	Buffalo, N. Y.
Workmen's Sick and Death Benefit Fund of United States of America....	New York city.
1900	
National Fraternal Society.....	New York city.
Order of Prosperity.....	Brooklyn, N. Y.
1901	
Der Bayerische National Verband von Nord Amerika ¹	Buffalo, N. Y.
1902	
Switchmen's Union of North America.....	Buffalo, N. Y.
Order of the Golden Seal.....	Roxbury, N. Y.
Fellowship of Solidarity ²	New York city.
1903	
People's Mutual Life Insurance Association and League.....	Syracuse, N. Y.
Locomotive Firemen's Brotherhood Health and Accident Association of America.....	Schenectady, N. Y.
1905	
The Workmen's Circle.....	New York city.
Polish National Alliance.....	Brooklyn, N. Y.
Imperial Order of Tycoons ³	Syracuse, N. Y.
1906	
Dukes and Duchesses of Edom.....	Elmira, N. Y.
Ilicians' Auxiliary.....	Brooklyn, N. Y.
Order of Saturn.....	Buffalo, N. Y.
1910	
Independent Order of True Friends.....	New York city.
Order Sons of Zion.....	New York city.
1911	
Benevolent Society of the United States for Propagation of Cremation....	New York city.
First National Slavonian Union of the State of New York.....	Yonkers, N. Y.
Junior Order Benefit Association.....	Brooklyn, N. Y.
Order of Adelphi.....	Rochester, N. Y.
Serb Federation "Sloga".....	New York city.
Workmen's Benefit and Benevolent Association of the United States.....	New York city.
1912	
American Benefit Association.....	White Plains, N. Y.
1913	
Jewish National Workers' Alliance of America.....	New York city.

¹ Incorporated under chapter 414, Laws of 1901.² Name changed in 1908 to "Mutual Savings Life Insurance Society." Reinsured December 17, 1908, and ceased business.³ Name changed to "Unity Insurance Society" in 1909.⁴ Name changed to "The German Baptists Life Association" April 10, 1911.

**ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL
ORDERS OF OTHER STATES ADMITTED TO TRANSACT BUSINESS
IN THIS STATE, UNDER THE PROVISIONS OF CHAPTER 175, LAWS
OF 1883, AND ARTICLE VI, CHAPTER 690, LAWS OF 1892.**

Date admitted	NAME	Location
1883		
Sept. 25	Covenant Mutual Benefit Association.....	Galesburg, Ill.
Nov. 14	Fidelity Mutual Life Association.....	Philadelphia, Pa.
Nov. 12	Knights Templars and Masonic Mutual Aid Association.....	Cincinnati, O.
Nov. 12	Masonic Mutual Life Association.....	Cincinnati, O.
1884		
Jan. 1	Cincinnati Life Association.....	Cincinnati, O.
April 1	Northwestern Masonic Aid Association.....	Chicago, Ill.
Jan. 1	Order of the Golden Chain.....	Baltimore, Md.
Nov. 15	Supreme Council Catholic Knights of America.....	Lebanon, Ky.
1885		
Mar. 2	American Legion of Honor.....	Boston, Mass.
Feb. 25	Ancient Order of Foresters.....	Philadelphia, Pa.
July 11	Bay State Beneficiary Association.....	Westfield, Mass.
Oct. 19	Hartford Life and Annuity Insurance Company.....	Hartford, Conn.
July 8	Massachusetts Benefit Association.....	Boston, Mass.
Mar. 26	Masonic Mutual Benefit Association.....	Indianapolis, Ind.
Aug. 28	Mercantile Mutual Accident Association.....	Boston, Mass.
Sept. 19	Mutual Benefit Life Company.....	Hartford, Conn.
Oct. 19	National Life Association.....	Columbus, O.
July 18	New England Mutual Aid Society.....	Boston, Mass.
July 18	New England Mutual Accident Association.....	Boston, Mass.
July 8	Ohio Valley Life Company.....	Wheeling, W. Va.
May 21	Union Mutual Association.....	Battle Creek, Mich.
1886		
Mar. 25	Bankers' Life Association.....	St. Paul, Minn.
Oct. 11	Chicago Guaranty Fund Life Association.....	Chicago, Ill.
Feb. 24	Masonic Benevolent Association of Illinois.....	Mattoon, Ill.
July 16	New England Relief Association.....	Boston, Mass.
Mar. 9	Supreme Tent of the Knights of the Maccabees of the World..	Port Huron, Mich.
1887		
Aug. 4	Scottish Rite, Knights Templar and Master Masons' Aid Association.....	Dayton, O.
May 27	Western Mutual Life and Accident Society of the United States.	Detroit, Mich.
1888		
Feb. 9	Knights Templar and Masons' Life Indemnity Company....	Chicago, Ill.
May 16	Supreme Council of the United States Benevolent Fraternity..	Baltimore, Md.
1889		
Mar. 8	National Life Association.....	Hartford, Conn.
Mar. 27	Connecticut Indemnity Association.....	Waterbury, Conn.
April 11	Odd Fellows' Fraternal Accident Association of America.....	Westfield, Mass.
May 18	Keystone Mutual Benefit Association.....	Allentown, Pa.
May 21	People's Mutual Accident Insurance Association.....	Pittsburg, Pa.
June 29	Union Mutual Accident Association.....	Chicago, Ill.
Aug. 2	Masons' Fraternal Accident Association of America.....	Westfield, Mass.
Aug. 28	Odd Fellows' Mutual Aid and Accident Association.....	Piqua, O.
1890		
April 23	Fraternal Mystic Circle.....	Columbus, O.
June 21	Provident Aid Society.....	Portland, Me.
July 1	U. S. Masonic Benevolent Association.....	Council Bluffs, Ia.
1891		
Feb. 25	Massachusetts Benefit Association.....	Boston, Mass.
May 4	National Benevolent Association.....	Minneapolis, Minn.
June 12	Maine Benefit Association.....	Auburn, Me.
Aug. 3	Railway Officials and Employees' Accident Association.....	Indianapolis, Ind.
Oct. 22	Bankers' Life Association.....	Des Moines, Ia.
1892		
May 20	Commercial Mutual Accident Company.....	Philadelphia, Pa.
1893		
Jan. 14	Preferred Masonic Mutual Accident Association of America...	Detroit, Mich.
May 3	Merchants' Life Association of the United States.....	St. Louis, Mo.

**ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL
ORDERS — (Concluded)**

Date admitted	NAME	Location
1894		
Feb. 19	Park City Life Insurance Company.....	Bridgeport, Conn.
April 6	Bankers' Life Association.....	St. Paul, Minn.
May 25	Bankers' Alliance of California.....	Los Angeles, Cal.
May 25	Massachusetts Accident Association.....	Boston, Mass.
1895		
Feb. 6	National Life-Maturity Insurance Company.....	Washington, D. C.
April 10	Northwestern Life Association.....	Minneapolis, Minn.
Dec. 21	Northwestern Benevolent Society.....	Duluth, Minn.
1896		
Jan. 24	Masonic Equitable Accident Association.....	Boston, Mass.
Jan. 3	Massachusetts National Life Association.....	Westfield, Mass.
July 22	Merchants and Manufacturers' Life Association.....	Westfield, Mass.
June 11	Springfield Mutual Life Association.....	Springfield, Mass.
June 12	United States Benevolent Society.....	Saginaw, Mich.
1897		
Mar. 5	Scandinavian Mutual Aid Association.....	Galesburg, Ill.
April 13	Bankers and Merchants' Life Association.....	Chicago, Ill.
June 17	Provident Mutual Accident Company.....	Philadelphia, Pa.
Aug. 30	Boston Mutual Life Association.....	Boston, Mass.

**FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES AD-
MITTED UNDER PROVISIONS OF CHAPTER 520, LAWS OF 1889**

Date admitted	NAME	Location
1891		
April 3	Supreme Assembly of the Royal Society of Good Fellows.....	Providence, R. I.
April 30	Supreme Lodge Knights and Ladies of Honor.....	Indianapolis, Ind.

**FRATERNAL BENEFICIARY ASSOCIATIONS OF OTHER STATES AD-
MITTED UNDER PROVISIONS OF ARTICLE VII OF THE INSUR-
ANCE LAW**

Date admitted	NAME	Location
1892		
Oct. 31	The Supreme Court of the Independent Order of Foresters....	Toronto, Canada.
1893		
Mar. 8	Supreme Conclave Improved Order of Heptasophs.....	Baltimore, Md.
May 1	The Ladies' Catholic Benevolent Association.....	Union City, Pa.
Oct. 24	Supreme Lodge of the Knights and Ladies of the Golden Star.	Newark, N. J.
1894		
April 12	*Supreme Council of the Loyal Additional Benefit Association.	Jersey City, N. J.
May 16	Locomotive Engineers' Mutual Life and Accident Insurance Association.....	Cleveland, O.
July 18	United Order of the Golden Cross.....	Knoxville, Tenn.
Sept. 13	Protected Home Circle.....	Sharon, Pa.
Oct. 18	National Union.....	Toledo, O.

* Name changed to "Loyal Association."

FRATERNAL BENEFICIARY ASSOCIATIONS, ETC.—(Concluded)

Date admitted	NAME	Location
	1895	
May 20	Supreme Tribe of Ben Hur.....	Crawfordsville, Ind.
June 22	Knights of Columbus.....	New Haven, Conn.
	1896	
June 22	Artisans Order of Mutual Protection.....	Philadelphia, Pa.
Mar. 31	National Fraternity.....	Philadelphia, Pa.
	1900	
May 23	Modern Woodmen of America.....	Rock Island, Ill.
Sept. 18	Woodmen of the World. (Sovereign Camp).....	Omaha, Neb.
	1901	
Jan. 16	Ladies of the Maccabees of the World.....	Port Huron, Mich.
	1904	
Oct. 14	†Knights of the Loyal Guard.....	Flint, Mich.
Oct. 27	Order of Columbian Knights.....	Chicago, Ill.
	1905	
May 19	Fraternal Benefit League.....	New Haven, Conn.
	1906	
Dec. 7	Knights of the Modern Maccabees.....	Port Huron, Mich.
Mar. 22	L'Union St. Jean Baptiste d'Amerique.....	Woonsocket, R. I.
Oct. 10	Royal Neighbors of America.....	Rock Island, Ill.
	1907	
July 29	Order of United Commercial Travelers of America.....	Columbus, O.
	1908	
April 9	Polish National Alliance.....	Chicago, Ill.
April 23	Supreme Forest Woodmen Circle.....	Omaha, Neb.
May 29	Ladies of the Modern Maccabees.....	Port Huron, Mich.
Nov. 9	Royal Benefit Society.....	Washington, D. C.
	1909	
Feb. 26	Mutual Indemnity Protective Union.....	New Haven, Conn.
	1910	
May 16	Independent Order Sons of Jacob.....	Newark, N. J.
July 8	Brotherhood of American Yeoman.....	Des Moines, Iowa.
Sept. 13	Independent Order Brith Sholom.....	Philadelphia, Pa.
	1911	
June 19	Independent Order of Sons of Norway.....	Minneapolis, Minn.
Jan. 4	Independent Western Star Order.....	Chicago, Ill.
April 10	National Fraternal Society of the Deaf.....	Chicago, Ill.
April 15	National Slavonic Society of the United States of America....	Pittsburg, Pa.
April 10	Order of Knights of Joseph.....	Cleveland, O.
	1912	
Dec. 28	Aid Association for Lutherans.....	Appleton, Wis.
	1913	
Aug. 4	French-Canadian Artisans Society, Incorporated.....	Montreal, Canada.

† Name changed in 1906 to "Loyal Guard."

**CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW
YORK STATE ORGANIZED UNDER THE PROVISIONS OF CHAPTER
454, LAWS OF 1889**

NAME	Location	Date organised
The People's Mutual Live Stock Insurance Company†.....	Buffalo.....	Feb. 12, 1890
New York Mutual Live Stock Insurance Company†.....	New York.....	April 24, 1890
Empire State Mutual Live Stock Insurance Company*.....	Olean.....	July 9, 1890
Aetna Live Stock Insurance Company†.....	Glens Falls.....	Feb. 12, 1891
The Live Stock Protective Association*.....	Elmira.....	Oct. 7, 1891
United States Mutual Live Stock Insurance Company*.....	Albany.....	Sept. 15, 1892

**CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW
YORK STATE ORGANIZED UNDER THE PROVISIONS OF ARTICLE
VIII OF THE INSURANCE LAW**

NAME	Location	Date organised
Standard Live Stock Insurance Company (Mutual)*.....	Buffalo.....	Dec. 13, 1892
Reserve Fund Live Stock Insurance Company*.....	New York.....	Jan. 10, 1893
Equitable Live Stock Insurance Company*.....	New York.....	Jan. 21, 1893
Home Mutual Live Stock Insurance Company*.....	Gloversville.....	Mar. 8, 1893
John Hancock Live Stock Insurance Company*.....	Albany.....	Mar. 22, 1893
Horse Owners' Mutual Indemnity Association*.....	Rochester.....	Mar. 22, 1893
American Live Stock Insurance Company*.....	New York.....	May 25, 1893
Manhattan Live Stock Insurance Company*.....	New York.....	April 25, 1893
Equine Mutual Insurance Company*.....	Binghamton.....	July 25, 1894
New York Mutual Live Stock Insurance Company*.....	Buffalo.....	April 11, 1895
Buffalo Equine Insurance Company*.....	Buffalo.....	May 31, 1895
United Retail Grocers' Association of Brooklyn (Mutual Benefit Horse Fund).....	Brooklyn.....	May 22, 1896
Metropolitan Live Stock Insurance Company*.....	New York.....	Oct. 30, 1896
Garfield Live Stock Insurance Company*.....	New York.....	Dec. 17, 1896
American Live Stock Association*.....	New York.....	Jan. 5, 1897
Loantaka Reserve Fund Live Stock Insurance Company*.....	New York.....	May 15, 1899
Mutual Animal Protective Association*.....	New York.....	Mar. 29, 1904
Equitable Horse Insurance Association†.....	New York.....	Aug. 2, 1904
Horse Insurance Company of America*.....	New York.....	Oct. 23, 1906
New York Horse Insurance Company*.....	New York.....	Dec. 10, 1906
United States Mutual Horse Insurance Association of New York‡§.....	New York.....	Jan. 13, 1908
Empire Live Stock Insurance Company*.....	New York.....	Oct. 1, 1908
Buffalo Co-operative Live Stock Insurance Company¶.....	Buffalo.....	Oct. 2, 1908
Metropolitan Live Stock Insurance Company*.....	Syracuse.....	Nov. 19, 1908
Hudson Horse Insurance Company*.....	New York.....	Sept. 21, 1909

* Discontinued business.

† Final certificate on organization refused by Superintendent to these associations and refusal sustained by Supreme Court.

‡ Name changed to United States Horse Insurance Co., August 14, 1908.

§ Placed in hands of Department under section 63 of Insurance Law in 1909.

¶ Name changed to "Chautauqua Co-operative Live Stock Ins. Co." June 16, 1913, and location to Westfield, N. Y.

The following assessment life and accident associations and fraternal orders have failed to make statements to the Department since the passage of chapter 256, Laws of 1881; chapter 175, Laws of 1883, and chapter 690, Laws of 1892:

NAME	Location
Accident Weekly Indemnity.....	South Dayton.
Acme Mutual Indemnity.....	New York.
Albany Boatmen's Relief.....	Albany
Albany Firemen's Relief.....	Albany.
Albany Masonic Relief Association.....	Albany.
Albany Mutual Benefit.....	Albany.
Albany Women Teachers' Relief Association.....	Albany.
American Accident Indemnity.....	New York.
American Co-operative Relief*.....	Syracuse.
American Fraternal Insurance Union.....	Buffalo.
American Israelites.....	New York.
American Legion of Honor.....	Boston, Mass.
American Mutual Benefit League.....	New York.
American Sons of Israel.....	New York.
American Star, Order of.....	New York.
American Workman's Life Assurance.....	Brooklyn.
Amt Verdener Club.....	New York.
Assurance League of America¶.....	New York.
Bank Clerks' Union.....	New York.
Bank Clerks' Mutual Benefit*.....	New York.
Bankers Life Association†.....	Des Moines, Iowa.
Bankers' Life Association*.....	St. Paul, Minn.
Bankers' Life Insurance Company*.....	New York.
Bankers and Merchants' Alliance.....	New York.
Bankers and Merchants' Life Association of Illinois.....	Chicago, Ill.
Bankers and Traders' Accident.....	New York.
Bay State Beneficiary.....	Westfield, Mass.
Bookbinders' Provident No. 1.....	New York.
Bookbinders' Provident No. 2.....	New York.
Booksellers and Stationers' Provident.....	New York.
Boston Mutual Life Insurance Company.....	Boston, Mass.
Brooklyn Liquor Dealers' Mutual Benefit.....	Brooklyn.
Brooklyn Masonic Mutual Benefit.....	Brooklyn.
Brooklyn Masonic Mutual Relief.....	Brooklyn.
Brooklyn Mutual Aid.....	Brooklyn.
Brooklyn Mutual Benefit.....	Brooklyn.
Brooklyn Volunteer Firemen's.....	Brooklyn.
Brotherhood of Railroad Trainmen.....	Cleveland, Ohio.
Brothers of Honor, Order of.....	New York.
Buffalo Mutual Accident.....	Buffalo.
Buffalo Mutual Life and Reserve*.....	Buffalo.
Buffalo Police Mutual Aid and Benefit.....	Buffalo.
Builders and Manufacturers' Mutual Benefit.....	New York.
Capital City Benefit.....	Albany.
Catholic Benevolent Union.....	Brooklyn.
Central New York Accident and Relief.....	Ithaca.
Chautauqua Mutual Life†.....	Mayville.
Chenango Mutual Relief*.....	Oxford.
Chicago Guaranty Fund Life Society.....	Chicago, Ill.
Chosen Friends, Order of.....	Indianapolis, Ind.
Christian Mutual Aid of the German M. E. Church.....	Schenectady.
Cincinnati Life.....	Cincinnati, Ohio.
Citizens' Mutual Life Insurance†.....	New York.
Columbian Knights.....	Havana.
Columbian League.....	New York.
Commercial League.....	New York.
Commercial Mutual Accident Company.....	Philadelphia, Pa.
Commercial Travelers*.....	Syracuse.
Commercial Travelers' Life†.....	Syracuse.
Connecticut Indemnity Association.....	Waterbury, Conn.
Cooks and Pastry Cooks.....	New York.
Co-operative Life and Accident†.....	New York.
Co-operative Relief.....	Waverly.
Cortland Wagon Company Mutual Aid.....	Cortland.
Cosmo Benevolent Aid Society§.....	New York.
Cosmopolitan Relief.....	New York.
Covenant Mutual.....	Galesburg, Ill.

* Name changed.

† Placed in hands of receiver.

‡ Reincorporated as a legal reserve life company in 1911.

¶ Merged with order of the Golden Seal.

§ Placed in hands of Department under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Continued)

NAME	Location
Dry Goods Mutual Benefit.....	New York.
Dukes and Duchesses of Edom§.....	Elmira.
Dutchess Mutual Benefit.....	Poughkeepsie.
Economic Mutual Life.....	New York.
Economic Relief Association†.....	Buffalo.
Empire Life Insurance Company†.....	New York.
Empire Knights of Relief.....	Buffalo.
Empire Mutual Life and Casualty.....	New York.
Empire Order of Mutual Aid†.....	Ballston.
Empire Sick and Accident Company†.....	Troy.
Empire State Life.....	New York.
Empire State Mutual Accident.....	Schenectady.
.....	New York.
.....	Albany
.....	Binghamton.
.....	Warsaw.
.....	Columbus, Pa.
.....	New York.
.....	New York.
.....	Havana.
Endowment.....	New York.
don.....	Oxford.
Accident.....	Waverly.
.....	New York.
.....	Oneida.
.....	Farmersville.
.....	New York.
.....	Philadelphia, Pa.
on.....	Philadelphia, Pa.
.....	Canandaigua.
.....	New York.
.....	Rochester.
court Buffalo).....	Buffalo.
.....	Brooklyn.
.....	Westfield, Mass.
.....	New York.
.....	Brooklyn.
.....	New York.
.....	New York.
.....	Schenectady.
if Association.....	New York.
.....	New York.
.....	New York.
.....	Gloversville.
.....	Baltimore, Md.
.....	Rochester.
.....	Brooklyn.
ife.....	New York.
.....	New York.
enefit.....	Brooklyn.
.....	New York.
.....	New York.
.....	Spartanburg.
.....	New York.
any.....	Hartford, Conn.
.....	New York.
.....	New York.
Home Circle.....	Boston, Mass.
Home Mutual Aid.....	Boston, Mass.
Home Provident Safety Fund†.....	New York.
Hooisick Falls Mutual Relief*.....	Hooisick Falls.
Indians Auxiliary.....	New York.
Illinois Life Association.....	Chicago, Ill.
Income and Life†.....	New York.
Independent Journeymen Plumbers and Gas Fitters.....	New York.
Industrial Benefit†.....	Syracuse.
Industrial Co-operative.....	New York.
Insurance Branch, Yorkville Brotherhood Aid Society§.....	New York.
International Fraternal Alliance*.....	New York.
International Relief*.....	Elmira.
Iron Hall*.....	New York.

* Name changed.

† Placed in hands of receiver.

‡ Placed in hands of Department in 1910, under section 63, Insurance Law. Resumed business in 1910. Again placed in hands of Department under above section of the law in 1912 for liquidation.

§ Placed in hands of Department under section 63, Insurance Law.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Continued)

NAME	Location
Jamestown Accidental.....	Jamestown.
Jewelers and Tradesmen's Company*.....	New York.
Keystone Mutual Benefit Association.....	Allentown, Pa.
Knickerbocker Mutual Benefit	Brooklyn.
Knights and Ladies of America	Elmira.
Knights and Ladies of the Golden Star.....	Newark, N. J.
Knights and Ladies of Samaria.....	Buffalo.
Knights of Aurora of the World	Jamestown.
Knights of Columbia	Kingston.
Knights of Modern Chivalry†.....	Albany.
Knights of St. John and Malta†.....	New York.
Knights of Sobriety, Fidelity and Integrity*.....	Syracuse.
Knights of the Maccabees	Warsaw
Knights of the Maccabees for New York.....	Buffalo.
Knights Templars and Masons Life Indemnity Co.....	Chicago, Ill.
Knights Templars and Masonic Mut. Acc. Ass'n.....	Cincinnati, Ohio.
Legion of Justice	New York.
Life and Accident Insurance Corporation	New York.
Life and Reserve†.....	Buffalo.
Life Association of America.....	New York.
Life Benefit	Rochester.
Life Union†.....	New York.
Loyal Guard.....	Flint, Mich.
Maine Benefit Life Association	Auburn, Me.
Manufacturers' Accident Indemnity Co.†.....	Geneva.
Manufacturers and Mechanics' Relief	Amsterdam.
Mariners' Mutual Benefit	New York.
Masonic and Ministerial Relief.....	Chatham.
Masonic Assurance†.....	New York.
Masonic Benevolent.....	Mattoon, Ill.
Masonic Equitable Accident Association.....	Boston, Mass.
.....	New York.
.....	Cold Spring.
.....	Indianapolis, Ind.
.....	Cleveland, Ohio.
.....	Syracuse.
America†.....	Westfield, Mass.
.....	Boston, Mass.
.....	Boston, Mass.
.....	Westfield, Mass.
.....	New York.
.....	Albany.
.....	New York.
.....	Westfield, Mass.
.....	Brooklyn.
.....	New York.
.....	St. Louis, Mo.
.....	New York.
.....	New York.
.....	Ilion.
.....	Amsterdam.
.....	Havana.
Red Men	Syracuse.
.....	Rochester.
.....	Rochester.
.....	New York.
.....	New York.
.....	Hartford, Conn.
.....	Bath.
.....	Brooklyn.
.....	New York.
.....	Trumansburg
.....	Brooklyn.
.....	New York.
.....	New York.
.....	New York.
.....	Rochester.
.....	New York.
.....	New York.

* Name changed.

† Placed in hands of receiver.

‡ Placed in hands of Department, under section 63, Insurance Law.

§ Reincorporated under Art. 2, April 17, 1902.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Continued)

NAME	Location
Mutual Safety Fund Accident	Dunkirk.
Mutual Savings Life**	New York.
Mutual Trust Fund Life	New York.
Mutual Union Association†	Rochester.
Mystic Tie Mutual Benefit	New York.
National Alliance	New York.
National Benefit Society†	New York.
National Benevolent	Minneapolis, Minn.
National Benevolent Legion†	Binghamton.
National Fraternal Society†	New York.
National Fraternity	Philadelphia, Pa.
National Guard Mutual Benefit Life	New York.
National Life	Columbus, O.
National Life Association	Hartford, Conn.
National Life Maturity Insurance Company	Washington, D. C.
National Masonic Co-operative Relief	Buffalo.
National Military Mutual Aid	New York.
National Mutual Insurance Company†	New York.
National Provident Union†	Brooklyn.
National Security Life and Accident Company	Sandy Hill.
New England Mutual Accident Association	Boston, Mass.
New England Mutual Aid	Boston, Mass.
New England Relief	Boston, Mass.
New York Accident	Sandy Hill.
New York Accident Insurance Company	New York.
New York and Brooklyn Ferryman's	Brooklyn.
New York Ferry Engineers	New York.
New York Life, Accident and Health	Seneca Falls.
New York Masonic Mutual Benefit	New York.
New York Mutual Accident†	Utica.
New York Mutual Aid and Reserve Fund	Sandy Hill.
New York Mutual Reserve Fund	New York.
New York National Mutual Aid	Rochester.
New York Post Office Mutual Aid	Brooklyn.
New York State Mutual Benefit†	Syracuse.
New York State Relief and People's Benefit	Albany.
North America Mutual Benefit	New York.
	Ogdensburg.
	Duluth, Minn.
	Minneapolis, Minn.
	Chicago, Ill.
	Chicago, Ill.
	Elmira.
	Westfield, Mass.
	Piqua, O.
	Rochester.
	Brooklyn.
	Rochester.
	Albany.
	Lyons.
	Wheeling, W. Va.
	Wheeling, W. Va.
	New York.
	New York.
	Rochester.
	Buffalo.
	Oswego.
	Bridgeport, Conn.
	Elmira.
	Syracuse.
	Buffalo.
	Pittsburg, Pa.
	Oswego.
	Syracuse.
	Albany.
	Brooklyn.
	Piqua, O.
	New York.
	Detroit, Mich.
	New York.
	New York.
	New York.

* Name changed.

† Placed in hands of receiver.

‡ Placed in hands of Department, under section 63, Insurance Law.

§ Dissolved by order of Supreme Court, August 27, 1900.

** Reinsured in Liberty Life Insurance Company of New York, December 17, 1906.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS — (Concluded)

NAME	Location
Protective Life Association (Life Department)†	Rochester.
Protective Life Association (Accident Department)†	Rochester.
Protective Life Assurance Society§	Buffalo.
Protective Mutual Accident	Norwich.
Protestant Knights, Order of	Buffalo.
Provident Aid Society†	Portland, Me.
Provident Fund Society†	New York.
Provident Mutual Accident Company	Philadelphia, Pa.
Railway Officials and Employees' Accident Association	Indianapolis, Ind.
Richmond County Relief	Tottenville.
Ringgold Mutual Life	Brooklyn.
Round Robbins, Order of	New York.
Royal Arch Mutual Relief	New York.
Royal Benefit Society	Washington, D. C.
Royal Society of Good Fellows	Boston, Mass.
Royal Templars of Temperance	Buffalo.
Safety Deposit Fund	New York.
Safety Fund Insurance Society	Syracuse.
St. Paul's Catholic Total Abstinence Benevolent Society	Brooklyn.
Scandinavian Grand Temple of America	Brooklyn.
Scandinavian Mutual Aid Association	Galesburg, Ill.
Scottish Right Knights Templars and Master Masons' Aid	Dayton, O.
Security Mutual Benefit	New York.
Security Mutual Life Association†	Binghamton.
Sons of Abraham, Independent Order	New York.
Sons of Jacob, Independent Order	Newark, N. J.
Sons of St. George, Order of	Buffalo.
Sons of Temperance National Mutual Relief	Washington, D. C.
South Brooklyn Masonic Mutual Assurance	Brooklyn.
Southern Tier Masonic Relief Association	Elmira.
Springfield Mutual Life Association	Springfield, Mass.
Standard Mutual Life	New York.
Supreme Eureka Aid	Point Chautauqua.
Teachers' Mutual Life Assurance	New York.
Teachers' Provident Association of United States	New York.
Teachers' Union Relief*	Hoosick Falls.
Templars of Liberty of America§	New York.
Traders and Travelers' Accident Company§	New York.
Tradesmen's Life Insurance Company*	New York.
True Craftsman's Union	New York.
Union Benefit League	New York.
Union Mutual Accident	Chicago, Ill.
Union Mutual*	Bath.
Union Mutual	Battle Creek, Mich.
Union Life and Casualty	Syracuse.
Union Mutual Benefit	Boston, Mass.
Union Mutual Benefit	New York.
United Friends†	New York.
United Hebrew Orthodox	New York.
United Life Insurance†	New York.
United Order of American Stairbuilders	New York.
United States Benevolent Fraternity	Baltimore, Md.
United States Benevolent Society	Saginaw, Mich.
United States Masonic Benevolent	Council Bluffs, Ia
United States Mutual Accident†	New York.
Universal Benevolent§	Syracuse.
Universal Indemnity¶	Syracuse.
Universal Mutual Support and Aid	New York.
Utica Mutual Benefit	Utica.
Volunteer Exempt and Veteran Firemen's Sons	New York.
Volunteer Firemen's	New York.
Western New York Masonic Relief Association*	Rochester.
Western New York Mutual Accident	Castile.
Western New York Relief Association§	New York.
Western Union Mutual Life and Accident	Detroit, Mich.
Williamsburgh Masonic Mutual Benefit	Brooklyn.
Women's Fraternal League	Buffalo.
Women's Mutual Insurance and Accident Company	New York.
Workingmen's Mutual Benefit Life and Accident	Silver Creek.
Workingmen's Club	New York.
Workingmen's Protective Union	Coeymans.
Working Women's Society for the Relief of the Sick	New York.
Workmen's Children Death Benefit Fund of U. S. A. §	New York.

* Name changed.

† Placed in hands of receiver.

‡ Reincorporated under Art. 2, Dec. 29, 1899.

§ Placed in hands of Department under section 63, Insurance Law.

¶ Reinsured in Federal Casualty Co.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL ORDERS PLACED IN HANDS OF RECEIVERS PRIOR TO THE PASSAGE OF CHAPTER 300 OF THE SESSION LAWS OF 1909, AMENDED BY CHAPTER 634 OF THE SESSION LAWS OF 1910, NOW KNOWN AS SECTION 63 OF THE INSURANCE LAW, PROVIDING FOR PROCEEDINGS AGAINST AND LIQUIDATION OF DELINQUENT INSURANCE CORPORATIONS BY THE SUPERINTENDENT OF INSURANCE.

NAME OF ASSOCIATION OR ORDER	Location	Name of receiver	Location
American Life Association	Syracuse..	Geo. W. Salisbury...	Cazenovia.
American Sick Benefit and Accident Association.	New York..	John M. Gardner....	Potter Building, N. Y.
Chautauque Mutual Life.....	Mayville ..	Theodore Wilder	Rochester.
Citizens' Mut. Life Ins. Ass'n...	New York..	Rolin M. Morgan ..	Times Bldg., N. Y.
Commercial Trav. Life Ass'n....	Syracuse ..	Jacob Amos and Jas. E. Hatchford	Syracuse.
Co-operative Life and Acc. Ass'n	New York..	Wm. J. Lacey	39 Nassau st., N. Y.
Empire Life Ins. Co.....	New York..	Edward Browne	150 Nassau st., N. Y.
Empire Mutual Union	Syracuse ..	Jahes H. Norton	Syracuse.
Empire Order of Mut. Aid.....	Ballston...	George W. Maxon ..	Ballston.
Empire Sick and Acc. Co	Troy.....	W. L. Mott.	Troy
Equal Rights Life Ins. Ass'n	Albany....	T. A. Williamson	Albany
Equitable Res. Fund Life Ass'n...	New York..	John H. Van Glahn.	New York.
Family Fund Society	New York..	Francis V. B. Oliver ..	220 Broadway, N. Y.
Flour City Life Association.....	Rochester..	Fred W. Smith	Rochester
Guaranty Mut. Acc. Ass'n	New York..	Arthur S. Luria	195 Broadway, N. Y.
Life and Acc. Ass'n	Elmira ..	S. F. Higgins	201 Broadway, N. Y.
Safety Fund Ass'n	New York..	Chas. H. Daniels	95 Nassau st., N. Y.
Union Association.....	New York..	David McClure	22 William st., N. Y.
Life Association.....	New York..	James J. Nealis	251 E. Broadway, N. Y.
Life Association.....	Syracuse ..	Jas. E. Hatchford ..	Syracuse.
Life Association.....	Buffalo	Herman Waterman	Buffalo.
Health and Acc. Ass'n	Schenectady	Norman N. Hicks	Schenectady.
The Life Union.....	New York..	David McClure	22 William st., N. Y.
Manufacturers' Acc. Indemnity Co.	Geneva....	D. J. Van Auken	Geneva.
Masonic and Ministerial Relief Association	Chatham...		
Masonic Assurance Ass'n	New York..	Maunsell B. Field	32 Nassau st., N. Y.
Mercantile Benefit Ass'n	New York..	John A. Wickes	100 Broadway, N. Y.
Mutual Benefit Association	Rochester..	Jas. L. Hotchkiss	Rochester.
Mut. Ben. Life Ass'n of America..	New York..	S. W. Milbank	177 Broadway, N. Y.
Mutual Relief Society.....	Rochester..	H. T. Braman	Rochester.
National Mutual	New York..	Chas. H. Daniels	95 Nassau st., N. Y.
National Benefit Society.....	New York..	David McClure	22 William st., N. Y.
N. Y. Mutual Acc. Ass'n	Utica	Geo. E. Dennison	Utica.
N. Y. State Mutual Ben. Ass'n...	Syracuse..	David McClure	32 William st., N. Y.
Ontario Mutual Acc. Ass'n.....	New York..	Harry H. Beadle	320 Union st., B'k'lyn.
Orden Germania	New York..	Benno Lewison	119 Nassau st., N. Y.
Order of Select Knights	Buffalo	Carlson W. White	Buffalo.
Patrons' Aid Society	Elmira	E. J. Young	Elmira.
Protective Life Association.....	Rochester..	Henry W. Conklin	Wilder Bldg., Roch'str.
Provident Fund Society	New York..	Arthur M. Sanders	206 Broadway, N. Y.
Royal Templars of Temperance...	Buffalo	Geo. C. Munger	Erie County Sav. Bank Building, Buffalo
Tradesmen's Life Ins. Co	New York..	W. A. Shepard	111 Broadway, N. Y.
Triennial Benefit League	Brooklyn...	William J. Carr	189 Montague street Brooklyn.
United Friends	New York..	Isaac B. Barrett	Albany.
United Life Ins. Association.....	New York..	B. S. McKean	79 E. 130th st., N. Y.
United States Mut. Acc	New York..	H. W. Gray	35 Wall st., N. Y.
Universal Benevolent Ass'n.....	Syracuse..	L. L. Waters.....	Syracuse.

STATISTICAL TABLES

ASSESSMENT LIFE, ACCIDENT AND FRATERNAL INSURANCE
ASSOCIATIONS

TABLE No. II

INCOME

Showing the nature and sources of the Income of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1913

ASSOCIATIONS	PAID BY MEMBERS			Interest	Other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Annual dues	Other payments by members					
Ill.....	\$182,230 28	.....	908 00	\$7,484 18	\$5,146 97	\$194,919 43	.....	\$24,783 23
Accident Assn.....	71,761 56	.....	.....	3,593 83	7,196 82	33,553 20	.....	24,034 73
Assn.....	836,618 00	\$77,300 00	\$22,091 05	21,433 79	1,072 25	759,605 09	\$118,304 29	.....
.....	23 55	.....	2,785 25	1,525 30	947 90	5,183 00	3,843 37	.....
.....	4,460 00	316 00	6 55	16 67	.....	4,831 12	.....	636 27
.....	100,153 10	6,659 39	79 00	16,496 35	.....	181,289 84	.....	5,674 01
.....	100,608 73	.....	5,672 68	24,990 50	3,781 80	134,950 91	56,194 36	.....
.....	.....	3,216 48	67 00	972 47	.....	9,264 95	.....	190 91
.....	64,052 64	.....	.....	3,688 71	.....	67,741 35	13,436 03	.....
.....	23,630 69	4,660 00	2,606 29	1,558 72	1,368 00	33,081 90	15,396 63	.....
.....	.....	.....	315,763 70	21,304 84	199 06	\$37,256 60	34,315 29	.....
.....	617,160 32	.....	3,237 00	13,647 63	616 46	634,651 84	14,633 83	.....
.....	28,618 00	.....	40 00	1,331 96	.....	29,890 53	.....	306 12
Baptist Church of	33 50	.....	3 25	.....	.....	85 75	.....	3 85
.....	29,199 20	.....	5,356 00	3,303 97	7 36	36,937 06	.....	2,512 48
.....	24,891 97	.....	.....	.....	663 07	25,554 04	324 36	.....
.....	40,673 70	.....	967 00	3,257 95	40 07	44,938 73	953 58	.....
.....	92,843 76	.....	.....	3,549 80	4,781 50	101,275 06	.....	49,308 08
.....	18,471 40	1,019 00	14 60	887 25	3,624 37	24,016 53	6,061 93	.....
.....	1,447 40	.....	.....	66 80	16 87	1,530 07	361 01	.....

St. Lawrence Life Assn.....	31,646 77	.....	581 38	846 12	366 68	33,440 95	2,612 53	.....
Seventh Regiment Veteran and Active League.....	3,835 45	.....	2,056 61	630 64	169 61	6,692 31	258 84	.....
Stafford Benefit Assn.....	10,245 60	781 50	.....	30 24	.....	11,057 34	.....	224 16
Swedish Mutual Aid Society "Scandia" in New York.....	30,167 03	.....	260 00	2,813 48	.....	33,240 51	3,345 80	.....
Telegraph and Telephone Life Ins. Assn.....	87,321 44	.....	295 00	17,424 50	.....	105,040 94	6,262 13	.....
Workingman's Co-operative Assn. of the U. I. L. of N. Y.....	56,136 32	40 00	.....	1,406 78	2,571 60	60,154 70	9,843 96	.....
Totals.....	\$2,205,287 11	\$97,880 37	\$362,451 16	\$150,425 65	\$33,079 13	\$2,849,123 42	\$273,476 14	\$107,556 77

TABLE No. II

INCOME

Showing the nature and sources of the Income of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1913

ASSOCIATIONS	PAID BY MEMBERS			Interest	Other income	Total income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Annual dues	Other payments by members					
.....	\$182,220 28	.....	888 00	\$7,484 18	\$5,146 97	\$194,919 43	.....	\$24,732 23
.....	71,761 55	.....	.....	3,693 83	7,196 82	82,552 20	.....	34,024 72
.....	636,518 00	\$77,200 00	.....	21,433 79	1,672 25	759,605 09	\$116,204 28	.....
.....	23 55	.....	2,755 25	1,525 20	847 90	5,132 00	3,848 37	.....
.....	4,480 00	\$16 00	0 55	16 57	.....	4,521 12	.....	535 27
.....	160,153 10	8,550 39	79 00	15,496 25	.....	181,259 84	.....	5,674 01
.....	100,806 73	.....	5,572 58	24,990 50	3,781 80	124,850 81	56,194 55	.....
.....	.....	3,215 42	67 00	972 47	.....	9,254 95	.....	189 91
.....	54,052 64	.....	.....	3,688 71	.....	57,741 35	12,436 08	.....
.....	22,820 89	4,650 00	2,006 29	1,558 72	1,366 00	33,031 90	15,386 02	.....
.....	.....	.....	315,762 70	21,204 84	189 06	337,258 90	24,318 29	.....
.....	517,160 28	.....	2,237 00	19,647 93	616 68	534,651 84	14,633 82	.....
.....	28,513 80	.....	40 00	1,331 93	.....	29,880 53	.....	306 13
.....	82 50	.....	3 25	.....	.....	85 75	.....	3 85
.....	20,199 20	.....	6,246 00	2,363 97	7 88	29,927 05	.....	2,512 43
.....	24,801 97	.....	.....	.....	663 07	25,554 04	324 28	.....
.....	40,678 70	.....	967 00	3,257 95	40 07	44,958 72	963 58	.....
.....	92,843 76	.....	.....	3,649 89	4,781 50	101,275 05	.....	49,203 02
.....	18,471 40	1,019 00	14 50	887 25	8,626 37	24,016 52	6,061 93	.....
.....	1,447 40	.....	.....	46 80	16 87	1,530 07	361 01	.....

Mutual Benefit Assn. of the Fifth Street Baptist Church of Troy.
National Accident Society.

St. Lawrence Life Assn.....	31,046 77	.....	581 38	846 12	366 68	33,440 95	2,012 53	.....
Seventh Regiment Veteran and Active League.....	3,835 45	.....	2,056 61	630 64	169 61	6,692 31	258 84	.....
Stafford Benefit Assn.....	10,245 60	781 50	.....	30 24	.....	11,057 34	.....	224 16
Swedish Mutual Aid Society "Scandia" in New York.....	30,167 03	.....	260 00	2,813 48	.....	33,240 51	3,345 80	.....
Telegraph and Telephone Life Ins. Assn.....	87,321 44	.....	295 00	17,424 50	.....	105,040 94	6,262 13	.....
Workingman's Co-operative Assn. of the U. I. L. of N. Y.....	56,136 32	40 00	.....	1,406 78	2,571 60	60,154 70	9,843 96	.....
Totals.....	\$2,205,287 11	\$97,880 37	\$362,451 16	\$150,425 65	\$33,079 13	\$2,849,123 42	\$273,476 14	\$107,556 77

TABLE No. III

DISBURSEMENTS

Summary and classification of the various items comprising the disbursements of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1913

ASSOCIATIONS	Claims paid	Other payments to members	Commissions	Salaries, medical fees, etc.	Rent	Legal expenses	Advertising and printing	Other disbursements	Total disbursements
.....	\$135,035 14	\$25,884 24	\$12,744 06	\$27,496 07	\$4,140 76	\$2,218 24	\$3,661 98	\$8,522 17	\$219,702 68
.....	18,563 84	35,659 03	26,827 96	13,663 25	2,300 40	640 95	2,317 42	8,204 08	106,676 92
Asen	487,969 20	12,750 00	.....	74,578 91	.....	4,068 42	21,695 91	29,848 26	641,400 80
.....	780 00	.....	.....	343 00	50 00	.....	67 98	682 65	1,833 63
.....	6,000 00	.....	.....	180 00	.....	.....	79 08	127 24	5,356 30
.....	127,950 36	.....	2,574 48	43,211 40	.....	2,608 00	1,524 56	9,195 05	186,963 85
.....	56,539 99	13,484 88	1,966 00	3,492 83	.....	984 30	470 68	2,777 38	79,756 06
.....	8,950 00	21 00	.....	80 00	.....	.....	196 80	197 26	9,444 86
.....	20,620 75	.....	12,647 53	9,628 20	300 00	267 40	328 87	613 07	44,305 22
n	10,000 00	225 00	1,225 00	4,234 10	300 00	.....	292 23	1,368 94	17,645 27
.....	36,714 37	254,499 41	.....	18,421 05	.....	260 00	1,774 33	1,279 15	312,938 21
.....	433,887 55	.....	29,070 18	31,745 25	2,180 01	5,227 11	2,337 02	15,070 90	530,018 02
county	29,000 00	.....	20 00	920 00	10 00	97 15	27 50	112 00	30,196 65
Street Baptist Church	52 25	.....	.....	25 00	.....	.....	7 25	5 00	89 00
.....	11,760 73	.....	10,359 38	9,630 82	1,935 00	859 68	1,904 14	2,929 78	39,439 53
.....	10,061 66	.....	8,284 31	5,912 72	1,582 50	24 45	609 68	874 34	25,329 66
Asen	39,000 00	60 00	.....	3,320 00	75 00	.....	978 41	671 73	43,965 14
.....	36,910 26	50,774 36	22,865 16	27,571 69	2,000 26	790 71	3,367 65	5,307 00	160,578 08
.....	18,000 00	.....	408 92	350 00	26 00	.....	64 75	68 92	18,936 59
.....	1,017 00	.....	.....	.....	.....	.....	14 83	137 23	1,169 06
.....	9,192 99	1,715 36	4,408 27	10,443 26	1,298 70	337 80	671 16	2,761 18	30,328 42
Active League	5,500 00	.....	.....	720 00	75 00	.....	80 90	57 67	6,423 47
.....	10,500 00	.....	285 00	385 50	2 50	.....	18 66	79 66	11,281 50
Scandia " in New York	27,000 00	.....	709 95	1,432 50	142 00	.....	236 95	372 31	29,894 71
Ins. Asen	91,253 00	.....	382 00	4,505 86	.....	.....	1,393 49	1,198 99	98,778 31
sn. of the U. I. L. of N. Y.	14,516 37	4 40	10,183 25	21,827 75	900 00	45 46	596 31	2,280 86	50,310 74
Totals	\$1,655,685 46	\$395,067 67	\$143,002 44	\$314,099 15	\$18,288 12	\$18,819 39	\$45,577 81	\$92,544 01	\$2,683,204 08

TABLE No. IV

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1912, written and terminated during 1913 and in force December 31, 1913, on TOTAL business of Assessment Insurance Associations

ASSOCIATIONS	IN FORCE DECEMBER 31, 1912		WRITTEN AND IN- CREASED DURING 1913		TOTAL		TERMINATED DURING 1913		IN FORCE DECEMBER 31, 1913	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
American Temperance Life Assn	5,274	\$4,899,240	1,774	\$731,100	7,048	\$5,630,340	1,119	\$825,535	5,929	\$4,804,805
Accident Assn	2,945	298,632	10,404	967,375	13,349	1,266,007	9,841	910,189	3,808	366,118
Assn	79,037	74,000	10,615	3,200	90,245	77,200	5,117	2,300	85,128	74,903
	155	159,500	9	1,500	164	161,000	5	11,000	159	150,000
	319		2		323		22		300	
	9,657	8,313,760	2,750	1,732,000	12,407	10,045,750	1,956	1,203,250	10,451	8,842,500
	3,847	4,083,968	467	490,000	4,314	4,583,968	323	363,051	3,901	4,220,917
	1,184	621,000	56	28,000	1,240	649,000	53	27,300	1,188	621,700
	6,141	724,962	1,491	230,469	6,632	945,451	1,132	166,988	5,500	778,463
	1,501	1,501,000	314	314,000	1,815	1,815,000	120	120,000	1,685	1,685,000
	2,495	25,642,500	2,447	27,817,800	5,142	53,460,300	2,898	27,458,800	2,514	26,001,500
	13,034	24,038,500	1,741	2,952,000	14,765	27,010,500	1,349	2,535,000	13,416	24,475,500
	1,465	1,465,000	6	6,000	1,471	1,471,000	47	47,000	1,424	1,424,000
Baptist Church of	100		9		109		7		102	
	3,314	7,476,000	2,267	1,505,650	5,571	9,041,650	2,181	2,645,650	3,390	6,366,100
	1,776	677,050	1,071	400,150	2,847	1,077,200	908	312,450	1,939	764,750
	2,227	2,227,000	267	267,000	2,494	2,494,000	112	112,000	2,382	2,382,000
	7,051		6,780		13,831		7,456		6,375	
	1,029	1,029,000	15	15,000	1,044	1,044,000	35	35,000	1,009	1,009,000
	345				345		26		319	
	2,067	268,729	1,668	160,000	4,855	548,729	1,945	195,146	3,010	353,583
League	432	216,500	20	10,000	453	226,500	28	14,000	425	212,500
" in New York	778		68		846		37		819	
" in	1,933	1,685,500	71	55,500	2,004	1,721,000	95	79,000	1,909	1,642,000
the U. L. of New	5,457	5,036,500	180	158,500	5,637	5,195,000	333	302,500	5,304	4,892,500
	10,268	850,782	11,718	855,266	21,986	1,706,046	8,961	642,816	13,035	1,063,232
Totals	164,325	\$91,389,433	58,631	\$36,780,530	220,956	\$130,169,963	45,414	\$28,008,875	175,542	\$62,161,088

St. Lawrence Life Assn.....	2,570	324,047	1,651	160,841	4,221	484,888	1,591	172,303	2,630	312,585
Seventh Regiment Veteran and Active League.....	433	216,500	20	10,000	453	226,500	28	14,000	426	212,500
Stafford Benefit Association.....	778	.....	68	.....	846	.....	27	.....	819	.....
Swedish Mutual Aid Society, "Scandia" in New York.....	1,983	1,655,500	71	55,500	2,064	1,721,000	95	79,000	1,959	1,642,000
Telegraph and Telephone Life Ins. Assn.....	5,457	5,036,500	180	158,500	5,637	5,195,000	333	302,500	5,304	4,892,500
Workingman's Co-operative Assn. of the U. I. L. of N. Y....	10,268	850,782	11,718	855,286	21,986	1,706,068	8,951	642,816	13,035	1,063,252
Totals.....	103,213	\$70,227,194	45,579	\$35,356,041	148,792	\$105,583,235	37,031	\$35,588,397	111,761	\$69,994,838

TABLE No. VI
ASSETS AND LIABILITIES

Summary and classification of the Assets and Liabilities of Fraternal Insurance Orders or Societies transacting business in this State for the year ending December 31, 1913

[illegible]

983,378 63	6,444,637 14	12,494,305 68	649,828 10	1,554,303 91	22,126,561 46	819,493 57	14,284 10	643,093 46	1,376,870 13
23,000 00	45,000 00	34,100 00	15,287 97	8,119 79	121,507 76	1,045 36	721 91	721 91	1,787 27
81,800 00	278,450 00	28,010 00	54,255 62	47,070 56	486,986 08	58,527 09	15,174 36	6,991 35	78,692 80
.....	996,830 00	62,000 00	51,707 83	9,021 09	1,109,558 92	4,379 79	.....	8,397 83	10,777 62
.....	.....	.....	89,266 45	17,758 69	87,025 14	31,000 00	500 00	9,654 09	41,154 00
130,000 00	651,219 32	1,303,946 00	87,394 39	40,296 35	2,212,854 06	27,080 99	.....	9,021 25	36,703 24
.....	48,600 00	.....	20,192 45	89,437 37	138,219 82	2,500 00	.....	94,633 50	97,123 50
10,000 00	.....	84,480 00	53,836 34	38,827 23	181,135 57	22,850 00	14,256 01	946 60	38,051 61
.....	.....	552,068 00	44,013 68	125,055 03	731,141 71	265,831 33	.....	2,652 87	268,814 20
.....	.....	.....	38,101 72	16,791 56	49,893 28	21,408 33	.....	1,988 00	23,396 33
.....	.....	.....	9,772 45	428 60	10,201 05	36 00	18 00	426 26	480 36
.....	.....	.....	17,832 38	433 89	31,315 27	1,500 00	375 00	43 60	1,918 50
176,650 00	514,100 00	3,668,832 90	121,096 00	56,748 78	4,667,429 68	79,000 00	8,000 00	4,069 24	91,069 24
.....	.....	417,571 80	23,871 14	107,759 32	549,302 26	587,088 46	500 00	154 45	588,242 91
82,250 00	.....	344,365 00	88,005 76	139,566 45	653,077 21	139,594 06	6,833 34	2,237 44	148,854 84
.....	.....	.....	101,139 21	872 63	188,801 20	2,139 28	.....	.....	2,129 28
25,000 00	.....	61,789 36	584,231 76	656,425 53	12,174,571 53	927,886 62	21,500 00	44,192 67	993,578 49
125,000 00	.....	10,908,914 24	120,640 03	158,373 58	539,610 81	92,596 17	13,500 00	8,542 83	114,641 00
66,500 00	.....	195,098 22	.....	.....	.....	.....	.....	.....	.....
1,500 00	229,500 00	6,434,061 88	26,643 81	274,581 25	5,946,286 04	80,436 00	13,000 00	4,975,348 68	5,068,794 68
.....	848,700 00	1,246,731 00	635,867 67	103,131 03	2,837,449 70	106,083 36	.....	.....	106,083 36
88,000 00	.....	6,702,758 93	288,306 28	228,801 76	7,307,066 97	129,483 39	8,000 00	30,858 96	168,341 37
.....	.....	528,577 50	374,079 01	80,022 30	982,978 81	44,447 78	4,500 00	7,627 77	56,575 65
.....	.....	.....	649,906 67	179,331 06	829,327 73	537,670 73	17,642 26	3,753 80	558,968 79
.....	.....	88,400 00	7,024 78	15,806 06	109,230 83	14,000 00	.....	.....	14,000 00
119,818 00	53,000 00	408,750 00	30,449 72	27,320 95	638,346 67	7,828 51	6,000 00	2,457 20	16,285 71
829,100 16	.....	9,443,235 92	2,422,690 90	1,200,444 03	13,695,480 01	892,565 18	194,500 00	318,894 40	1,405,949 55
.....	.....	3,530 00	12,944 32	304 37	17,078 69	.....	.....	.....	.....
.....	38,000 00	10,500 00	2,013 19	1,261 28	46,774 45	.....	.....	.....	.....
34,000 00	67,200 00	66,273 00	8,769 45	30,267 82	196,900 27	2,000 00	1,368 55	71,625 23	74,993 78
110,450 00	61,230 00	197,295 00	398,023 68	6,335 21	773,333 86	50,503 37	625 00	88,628 26	139,753 63
49,453 65	.....	2,185,602 83	188,785 77	255,630 29	2,664,472 64	271,000 00	4,000 00	7,749 90	282,749 90
.....	.....	.....	7,090 51	.....	7,630 51	.....	.....	254 31	254 31
.....	.....	363,993 00	28,432 15	38,748 77	441,073 92	31,017 84	2,000 00	.....	33,017 84
67,780 00	227,390 50	233,946 40	6,811 26	63,146 00	699,074 16	33,949 54	160 00	263,206 19	297,206 73
.....	.....	.....	43,611 42	3,742 16	46,353 58	3,967 44	.....	1,240 58	5,208 02

Jewish

Junior C

Knights

Knights

Knights and Ladies of Honor, Ind

Knights of the Macabees for New York.

Knights of the Macabees of the World.

Mich

Knights of the Modern Macabees, Mich

Knights of Pythias, Endowment Rank.

Ind

Ladies Catholic Benevolent Assn., Pa.

Ladies of Macabees of the World, Mich.

Macabees, Mich

M. L. and Art., O.

d'Amrique, R. I.

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Order of Knights of Joseph, Ohio.....	49,235 15	7,868 86	2,318 27	122 84	59,541 92	7,744 86
Order of Prosperity.....	16,211 20	1,503 50	.....	79 50	.....	562 48	1,005 06	19,261 72	3,499 78	.....
Order of Return.....	3,609 95	.....	.....	.....	.....	.....	100 00	3,709 95	330 36	.....
Order Sons of Zion.....	11,386 60	2,841 75	.....	.....	742 75	.....	3,242 72	18,966 74	10,964 64	.....
Order of United Commercial Trav. of America, Ohio.....	671,538 00	36,245 00	24,459 00	.....	.....	24,323 44	23,180 32	778,725 76	.....	65,011 25
.....	4,339 68	.....	22,080 86	.....	.....	1,913 02	1,369 98	26,663 34	12,440 88	.....
.....	929,318 05	.....	18,847 00	.....	16,831 50	75,124 55	35,548 08	1,073,869 18	383,274 88	.....
.....	870,299 69	86,103 75	.....	.....	6,150 50	58,896 86	15,907 56	1,039,249 36	33,298 72	.....
.....	8,830,366 90	200,881 10	.....	.....	8,608 12	260,365 67	4,178,002 77	13,478,224 56	4,677,243 01	.....
.....	1,698,222 40	293,092 20	20,581 00	.....	4,372 35	45,620 96	28,266 45	2,100,753 76	400,071 91	.....
.....	154,734 22	.....	5,742 50	.....	.....	1,152 00	1,694 94	165,293 06	1,832 30	.....
.....	.....	.....	43,214 93	.....	.....	1,067 07	1,368 04	46,670 64	.....	34,705 23
.....	27,837 17	8,102 20	2,283 40	.....	140 00	5,073 86	8,892 87	49,359 20	22,430 84	.....
.....	7,646 00	1,973 25	516 00	.....	.....	353 63	178 04	10,885 92	1,196 64	.....
.....	132,721 93	5,828 56	.....	.....	16 13	3,064 11	5,872 92	147,502 65	.....	2,105 72
.....	5,028 73	1 00	.....	.....	.....	.....	2,750 00	7,779 73	.....	159 86
.....	1,423,908 03	4,013 00	29,463 35	.....	6,208 49	133,424 72	55,053 60	1,632,071 19	653,921 79	.....
.....	9,955,839 63	.....	136,444 44	.....	2,891 83	924,484 36	241,814 03	11,261,414 28	2,605,661 94	.....
.....	10,137 24	.....	97 90	.....	.....	188 08	8,944 67	19,367 89	13,638 24	.....
.....	.....	315,441 66	26,454 60	.....	8,150 58	14,091 47	22,286 73	335,425 04	85,686 17	.....
.....	542,290 65	.....	17,172 00	.....	1,000 10	27,966 28	2,079 15	561,108 18	106,990 09	.....
Totals	\$76,793,007 05	\$4,401,430 38	\$661,335 39	\$337,314 88	\$5,746,496 44	\$5,996,056 99	\$92,935,944 03	\$17,235,029 90	\$1,061,380 63	.....

* Includes \$4,144,696.56 of half cash loans and interest thereon to December 31, 1912.

STATISTICAL TABLES

xliii

Canada.....	419,890 301	1,014 91	49,377 50	1,000 00	2,779 86	6,890 64	602 40	1,161 65	17,001 79	492,855 14
.....	27,915 39	1,014 91	4,893 00	100 00	.....	.....	.....	.....	2,208 72	36,137 02
.....	426,835 76	3,713 15	32,071 09	1,226 00	389 13	2,842 18	2,743 26	1,543 50	18,538 77	499,001 78
.....	1,559,073 34	27,146 06	49,021 38	1,828 00	855 90	15,566 03	11,945 49	1,634 82	20,989 04	1,688,139 06
.....	70,567 67	2,658 00	5,302 13	754 00	.....	.....	.....	1,190 60	3,268 30	12,840 70
of Amer.....	3,237 45	.....	3,366 69	375 00	.....	.....	150 00	302 50	4,537 00	11,986 64
.....	23,062 50	.....	920 02	.....	.....	.....	58 63	.....	543 11	24,594 26
.....	726,525 00	.....	77,095 65	3,000 00	8,311 50	61,855 94	28,271 00	6,863 16	59,433 40	971,785 66
.....	1,206,007 80	7,216 40	59,103 24	2,160 00	3,632 48	2,785 32	6,850 78	1,768 04	6,303 58	1,277,846 64
.....	1,477,966 60	12,712 37	84,641 90	3,283 86	1,109 33	6,860 12	10,096 70	3,102 31	20,197 36	1,619,966 64
.....	54,563 33	81,100 63	15,271 92	1,800 00	2,180 26	2,922 62	.....	325 00	9,853 74	167,977 50
.....	4,063,568 55	146,771 07	303,440 28	3,680 00	9,580 12	48,612 11	289 03	13,281 26	51,160 56	4,749,363 00
.....	1,240,690 09	120,028 89	60,043 11	2,106 00	6,096 61	6,812 26	.....	992 39	36,821 29	1,462,396 64
.....	1,822,226 17	82,658 37	83,394 96	4,789 96	.....	5,993 02	366 00	29,263 90	173,297 87	1,901,871 74
.....	1,100,968 11	10,627 03	31,611 42	1,260 00	660 09	14,523 05	55,385 14	603 25	17,941 77	1,233,398 86
h.....	909,249 25	49,414 76	177,765 12	4,078 17	.....	21,549 13	.....	17,828 53	61,065 22	1,240,940 17
.....	352,646 25	8,310 20	61,412 05	1,446 00	2,138 30	4,908 04	.....	2,625 27	15,374 11	445,755 31
.....	2,144,306 24	121,345 77	24,544 05	3,989 28	.....	.....	.....	3,511 87	8,196 13	2,305,982 29
.....	202,899 40	.....	7,514 02	705 00	101 61	1,076 73	.....	680 84	4,110 99	217,043 59
.....	90,949 76	3,216 70	19,184 69	600 00	1,770 00	3,227 94	38 95	66 00	18,106 69	146,150 72
of Amer., Ill.....	11,946,335 72	.....	631,062 04	16,400 00	54,674 44	114,112 42	5,108 40	61,414 48	414,406 00	13,212,574 50
and Protective Union, Conn.....	5,565 39	233 00	1,243 36	168 00	44 37	460 00	.....	50 00	1,836 39	5,890 50
Society of the Deaf, Ill.....	5,685 00	.....	2,429 23	324 00	166 10	.....	.....	.....	1,264 34	10,478 67
National Protective Legion.....	309,808 44	11,465 14	43,517 46	5,820 55	2 75	773 62	91 52	1,970 98	55,855 15	429,306 61
National Slavonic Soc. of the U. S. of A., Pa.....	304,602 85	.....	13,169 68	930 00	1,269 10	23,882 79	7,296 28	1,589 06	34,965 39	387,695 35
National Union, Ohio.....	2,406,514 32	24,166 32	105,441 02	8,262 50	75 26	2,351 35	.....	2,838 65	49,179 79	2,597,832 28
Order of Adelpbi.....	4,000 00	40 00	1,406 05	180 00	.....	.....	.....	.....	395 25	5,991 30
Order of Columbian Knights, Ill.....	181,708 18	5,010 99	28,692 49	1,854 74	764 08	2,725 49	429 40	2,949 82	17,447 26	238,482 45
Order of the Golden Seal.....	915,280 09	8,558 13	69,946 74	1,230 00	721 25	1,711 63	3,243 35	2,560 00	316,906 94	1,018,829 23
Order of the Iroquois.....	32,086 44	528 65	6,473 92	730 00	106 20	.....	779 96	271 50	2,914 64	43,660 30
Order of the Knights of Joseph, Ohio.....	45,500 00	1,279 26	3,284 67	225 00	.....	.....	.....	.....	1,567 94	51,797 06
Order of Prosperity.....	13,651 00	70 00	804 23	240 00	132 86	686 00	4 00	.....	403 84	15,891 94
Order of Saturn.....	719 50	1,164 01	700 26	243 00	.....	.....	.....	.....	552 82	3,379 59
Order Sons of Zion.....	1,280 00	.....	2,990 00	433 00	29 76	.....	77 06	86 26	3,148 05	8,022 10
Order of United Commercial Travelers of Amer., Ohio.....	660,466 67	.....	63,821 12	.....	4,492 50	34,014 26	12,572 13	14,790 02	63,581 33	843,747 01
.....	12,200 00	119 75	1,164 89	112 50	253 50	2,304 53	.....	90 00	997 44	17,242 06
.....	508,716 30	1,423 96	49,554 21	2,000 00	3,192 83	24,572 99	2,401 49	1,449 30	56,994 23	660,394 30
.....	319,487 99	94,434 93	46,104 08	1,200 00	4,885 16	13,542 61	5,034 82	1,747 26	20,511 84	1,008,949 64
.....	8,516,210 83	132,658 76	132,658 76	4,993 98	1,322 48	23,403 88	24,176 59	6,704 08	91,603 49	8,800,961 66
.....	1,484,897 71	49,917 08	78,007 22	2,300 00	13,536 06	39,045 44	.....	10,402 04	27,514 30	1,709,661 86

TABLE No. VIII — (Concluded)

ORDER OR SOCIETY	Claims paid	Organizers' commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of surprise lodge meeting	Legal expenses	All other disbursements	Total disbursements
S. G. Lodge	\$116,228 14	.....	\$4,620 93	\$499 96	\$1,101 60	.....	.....	\$308 75	\$39,700 94	\$161,461 36
.....	07,602 80	.....	3,951 30	.....	.....	.....	.....	1,340 69	6,540 87	80,375 57
.....	11,733 33	.....	8,182 61	346 50	834 54	88,943 12	.....	.....	1,909 20	26,923 26
.....	8,300 00	\$25 00	824 04	.....	260 83	.....	51 30	100 00	126 11	9,687 28
.....	139,662 64	.....	3,919 12	600 00	.....	625 18	.....	40 00	4,731 23	149,608 37
.....	1,790 50	1,910 53	3,003 72	333 75	.....	.....	.....	42 64	833 45	7,939 59
.....	666,364 31	92,276 60	77,323 49	8,250 00	5,767 45	21,424 47	57,353 56	984 13	88,405 30	906,140 40
Neb	6,706,291 21	297,106 91	608,252 37	51,680 87	16,552 70	146,287 13	240,224 99	15,580 40	573,385 76	8,655,752 34
.....	2,730 00	.....	1,303 06	240 00	287 25	47 25	24 49	500 75	596 86	8,729 63
.....	174,612 29	.....	12,562 85	2,124 95	899 93	10,509 01	13,110 69	833 00	84,894 15	299,538 87
U. S.	455,444 11	.....	8,724 38	1,500 00	13 30	9,706 44	724 61	800 63	8,144 62	485,118 09
Totals	\$85,721,192 27	\$1,839,384 12	\$4,102,062 23	\$190,321 31	\$177,216 25	\$795,598 30	\$574,805 91	\$231,695 41	\$3,129,718 87	\$76,781,994 73

TABLE No. IX

EXHIBIT OF CERTIFICATES

Showing number of certificates and amount of insurance in force on December 31, 1912, written and terminated during

TABLE No. IX — (Continued)

IN FORCE
DECEMBER 31, 1912

	Number		Amount	
Canada.....	40,220	333,037,913	2,308	\$1,677,874
.....	1,317	1,271,593	326	267,250
.....	17,268	17,187,500	2,109	1,549,250
.....	72,336	96,825,000	4,847	4,526,600
.....	17,091	8,545,500	5,468	2,733,000
.....	600	500,000	2,028	708,750
.....	7,246	2,864,250	992	409,000
.....	93,294	96,067,000	12,328	13,312,000
.....	17,208	26,478,125	1,910	1,607,000
.....	70,936	67,689,500	5,983	4,005,250
.....	13,024	651,200	2,983	149,180
.....	271,407	331,872,045	28,192	28,487,000
.....	64,124	78,361,500	8,039	3,388,000
.....	68,002	95,885,526	9,453	11,833,871
.....	181,823	111,257,500	6,177	5,115,000
.....	146,777	113,415,700	16,474	11,779,750
.....	38,637	29,742,750	4,023	2,588,000
.....	182,737	127,052,750	14,992	11,241,000
.....	6,889	11,047,000	336	284,000
.....	24,764	9,637,075	2,879	1,333,976
.....	962,966	1,546,759,000	32,556	42,733,500
.....	718	1,005,200	93	130,200
.....	1,319	876,080	324	242,750
.....	27,829	14,296,430	5,565	2,870,034
.....	36,421	26,192,463	4,069	2,181,500
.....	62,912	118,992,000	6,419	7,811,000
.....	223	225,900	8	7,000
.....	12,440	15,835,000	2,443	2,471,500
.....	14,916	21,225,906	4,066	6,288,250
.....	2,466	3,501,036	187	206,617
.....	30,091	\$3,074,000	3,497	\$34,216,287
.....	1,541	96,083	102	1,538,833
.....	17,467	1,856,500	1,919	16,736,750
.....	70,110	7,175,000	7,073	101,351,500
.....	19,181	1,668,000	3,376	11,378,500
.....	1,970	364,750	556	1,306,750
.....	7,574	269,750	664	3,273,250
.....	100,992	4,860,250	4,680	111,379,000
.....	16,256	3,415,225	2,862	28,065,125
.....	68,321	6,456,000	8,620	71,694,750
.....	15,302	125,250	2,705	800,350
.....	270,023	31,839,920	29,576	360,459,045
.....	61,808	18,666,000	10,300	86,749,500
.....	68,298	12,532,377	9,157	107,709,377
.....	135,747	1,923,000	2,263	116,373,000
.....	163,806	7,501,833	10,445	126,185,450
.....	38,845	2,727,000	3,815	32,330,750
.....	191,066	4,975,500	6,634	146,296,750
.....	6,634	566,500	391	11,331,000
.....	25,105	641,775	2,538	10,871,050
.....	906,432	131,000,000	87,080	1,588,492,500
.....	780	113,400	81	1,135,400
.....	1,526	38,850	57	1,118,800
.....	27,713	2,153,992	5,380	16,666,464
.....	37,864	1,677,963	2,616	20,353,963
.....	62,483	10,292,500	6,848	126,810,000
.....	114	106,500	117	232,500
.....	13,423	1,582,500	1,460	18,306,500
.....	9,596	12,837,446	9,436	27,613,948
.....	1,662	1,603,600	1,091	3,707,642
.....	1,662	1,603,600	2,653	2,653

National Union, Ohio.....

Order of Adolphus.....

Order of Columbian Knights, IN.....

Order of the Golden Seal.....

Order of the Irons.....

STATISTICAL TABLES

TABLE No. X — (Concluded)

ORDER OR SOCIETY	In Force December 31, 1912		WORTH AND IN- CREASED DURING 1912		Totals		TERMINATED DURING 1913		In Force December 31, 1913	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Brooklyn	3,287	\$1,372,600	1,251	\$403,590	4,538	\$1,776,190	361	\$228,600	4,157	\$1,547,590
J. S. of North America, Ill.	10,936	6,128,500	2,187	1,233,000	13,123	7,361,500	859	476,800	12,314	6,887,400
.....	8,725	6,827,500	1,401	1,019,750	9,796	7,847,250	1,249	917,750	8,547	6,929,500
.....	65,594	123,822,739	3,422	6,126,781	68,926	129,448,500	3,925	6,642,000	65,001	121,806,500
Ill.	3,756	3,361,500	644	528,500	4,400	3,780,000	223	192,500	4,178	3,587,500
.....	154	123,200	93	74,400	247	197,600	57	45,500	190	162,000
U. S. Grand Lodge.	1,270	635,500	90	45,000	1,360	680,500	715	264,750	645	315,750
.....	77	24,000	24	5,600	101	29,600	23	4,700	78	24,900
.....	1,808	447,400	199	49,650	2,007	497,050	162	40,250	1,645	456,800
.....	2,041	2,669,310	66	41,500	2,107	2,710,810	184	210,208	1,923	2,500,613
.....	852	275,834	376	267,285	1,228	543,119	1,153	413,654	577	229,525
.....	1,497	1,116,200	657	520,200	2,154	1,636,400	241	242,600	1,813	1,393,800
.....	9,964	11,199,400	3,032	3,574,700	13,001	14,774,100	1,964	3,198,400	11,037	12,575,700
.....	2,391	148,250	166	15,360	2,577	163,610	227	14,510	2,350	149,100
.....	23,049	6,789,700	4,832	1,213,300	27,841	8,013,000	3,474	928,900	24,367	7,069,100
of America.	18,957	4,739,250	1,167	291,750	20,124	5,081,000	866	215,500	19,258	4,814,500
Totals.	581,352	\$611,719,702	82,841	\$56,883,790	704,193	\$668,113,492	74,920	\$55,798,098	689,273	\$512,949,794

TABLE No. XI

Showing the name and location of each Assessment Life and Accident Association and Fraternal Order or Society authorized to transact business in the State of New York, together with the names of its officers and the names and addresses of attorneys upon whom process may be served.

ASSOCIATIONS OR SOCIETIES	Location	Officers		Name	Residence
		President	Secretary		
Amer. Temperance Life Ins. Assoc.	Y.	Frank Delano	Stacey Wilson	Edmund L. Moore	18 Wall st., New York city.
Columbian Protective Association	Y.	F. L. Andrews			Binghamton, N. Y.
Com. Travelers' Mutual Accident Assoc.		Henry D. Fiske			418 Genesee st., Utica, N. Y.
Cranston Benevolent Society		Leo Mousbacher			16 Morningdale ave., N. Y. city.
De Witt Clinton Ready Relief Assoc.	Y.	James Gibson		S. E. Kirham	920 Sterling place, Brooklyn.
	Stockton, Chautauque Co., N. Y.	L. W. Pierce	F. W. Putnam	C. A. Pichard	James town, N. Y.
		E. A. Steadman	W. E. Scott	W. E. Scott	city.
		Gardner Irving	William J. Dealy	Gardner Irving	city.
		David E. Terry	W. O. Dietrich	James C. Foley	city.
		A. M. Thorburn	C. J. Holman	Harold Herrick	city.
		William T. Gough	Ira Goddard	N. O. Tiffany	43 Niagara st., Buffalo, N. Y.
		N. O. Tiffany	Geo. H. Chase	J. M. Belford	Riverhead, N. Y.
		C. M. Blydenburgh	John Bagshaw		
	Fifth Ave. Baptist Ch., Troy, N. Y.	Walter J. Granger	Milton P. Brown	E. W. Douglas	403 Free Bldg., Troy, N. Y.
	320 Broadway, New York city.	E. A. Barnum	A. A. Wallace	E. L. Mulburny	302 Broadway, New York city.
		S. P. White	H. V. Hucker	W. C. Barker	
		Wm. F. Mitterdorf	A. E. Davis	Daniel Lewis	
		E. R. Deming	G. H. Bryan	Ernest R. Deming	
		John J. McCrum	Bernard Bloch	Edward J. Danahy	
	Y.	Nathaniel Wing	G. W. Cadwell	John E. Van Nostrand	
	New York city.	John J. Barnsdall	E. E. Meares	Chas. H. Lovett	Mt. Vernon, N. Y.
	Y. city.	Robert McLenn	W. P. Brown	Chas. E. Lydenker	2 Rector st., New York city.
	city, N. Y.	J. A. North	E. M. Pamphilon	Safford E. North	Batavia, N. Y.
	Y. city.	E. F. Johnson	Eliza Johnson	Frank Carlson	133 Nassau st., New York city.
	Y. city.	Belvidere Brooks	M. J. O'Leary	Geo. H. Pearson	195 Broadway, New York city.
Workingman's Co-operative Assoc. of the United Ins. League of New York.	63 Park Row, New York city	Fred. Marquard	H. B. Salisbury	H. B. Salisbury	63 Park Row, New York city.

TABLE No. XI — (Continued)

ASSOCIATIONS OR SOCIETIES	Location	Officers		Name	Residence
		President	Secretary		
FRATERNAL BENEFICIARY SOCIETIES, ORDERS OR ASSOCIATIONS					
det...	190 Bowery, New York city	L. A. Smith	Isidor Berman	Isidor Berman	190 Bowery, New York city
of the	Appleton, Wis.	G. D. Ziegler	Albert Voelke	Supt. of Insurance	Albany, N. Y.
l.	White Plains, N. Y.	Chas. Ebert	F. E. Parker	J. P. Jarvis	Copaugus, N. Y.
	Lindenburnat, Suffolk county, N. Y.	C. Young	Chas. Hirsch, Jr.		
l).	Parkway Building, Phila., Pa.	T. P. Kendrick	Wm. Patton	Supt. of Insurance	Albany, N. Y.
for	1790 Broadway, New York city	Joseph Silverman	R. E. Zunder	S. M. Roeder	119 Nassau st., New York city.
	351 Columbus ave., New York city	Fred Loebel	George Vermaeten	George Vermaeten	351 Columbus ave., N. Y. city.
	Crawfordville, Ind.	R. H. Gerard	John C. Snyder	Supt. of Insurance	Albany, N. Y.
	37 East Seventh st., New York city	Leon Sanders	Max L. Hollander	Adolph Stern	261 Broadway, New York city.
	265 Grand st., New York city	Samuel Dorf	Geo. W. Leisenbach	H. M. Goldfogle	371 Broadway, New York city
		Sol C. Kraus	M. O. Levy	Supt. of Insurance	Albany, N. Y.
		William Koch	William E. Davy	Supt. of Insurance	Albany, N. Y.
		Michael Regan	Timothy J. Cauty	Henry J. Killen	421 Elliott sq., Buffalo, N. Y.
		R. B. Tippet	John E. Dunn	John D. Carroll	186 Remsen st., Brooklyn, N. Y.
		Felix Ceudin	Henry Suemer	Supt. of Insurance	Albany, N. Y.
	183 Main st., Hornell, N. Y.	John J. Hynes	Joseph Cameron	John J. Hynes	Brusque Bldg., Buffalo, N. Y.
	120 Genesee st., Auburn, N. Y.	Timothy E. Boland	Margaret H. Graney	Murphy and Keenan	Rochester, N. Y.
	153 East 44th st., New York city	Ellen L. Loughlin	Mrs. Sarah E. Stelly		
	248 Guilford st., Buffalo, N. Y.	Louis Schick	V. Blanklein	Benois Lowry	206 Broadway, New York city.
Benefit Association..		J. A. Ungvársky	John Kutka	Wm. H. Freeman	Philipsburg Bldg., Yonkers, N. Y.
of Beneficiary Assoc.		E. G. Stevenson	F. J. Darch	Supt. of Insurance	Albany, N. Y.
Beneficent Legion		A. E. Ford	Frank P. Tyler	Supt. of Insurance	Albany, N. Y.
at verband van Nord		F. H. Duckwitz	J. D. Myers	Supt. of Insurance	Albany, N. Y.
		M. Samuel Stern	Abraham Hafer	M. B. Blumenthal	35 Nassau st., New York city.
		Samuel Goldstein	S. Feder	S. Feder	71 Second ave., New York city.
First Nat'l Slavonian Union of the State of New York					
Forester, Independent Order					
Fraternal Benefit League					
Fraternal Mystic Circle					
Free Sons of Israel, Independent Order					
Free Sons of Judah, Independent Order					

STATISTICAL TABLES

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French Canadian Artisans' Society	Montreal, Canada.	L. Gravel	H. Roy	Supt. of Insurance.	Albany, N. Y.
German Baptists Life Ass'n	178 Timon st., Buffalo, N. Y.	D. B. Stumpf	H. H. Lohans	A. W. Hickman	German Ins. Co. Bldg., Buffalo, N. Y.
Golden Cross, United Order of	Knorrville, Tenn.	J. P. Buringame	W. R. Cooper	Supt. of Insurance	Albany, N. Y.
	Cathedral and Preston sts., Balt., Md.	M. G. Cohen	Frank E. Plaitner	Supt. of Insurance	Albany, N. Y.
	1127 Blue Island ave., Chicago, Ill.	N. T. Brenner	I. Shapiro	Supt. of Insurance	Albany, N. Y.
	89 De Lancy st., New York city	G. Avrunth	M. L. Brown	M. M. Dawson	141 Broadway, New York city.
	1180 Fulton st., Brooklyn, N. Y.	A. W. Lent	Lewis F. Page	E. J. Faubry	307 Washington st., Brooklyn, N. Y.
Knights of Columbus	956 Chapel st., New Haven, Conn.	James A. Flaherty	Wm. J. McGinley	Supt. of Insurance	Albany, N. Y.
	706]	Edwin C. Wood	Frank B. Sliger	Supt. of Insurance	Albany, N. Y.
	429]	Geo. D. Tait	W. W. Connel	Supt. of Insurance	Albany, N. Y.
Knights and Ladies of Honor	1271]	J. B. McDannell	Wm. J. Mills	J. B. McDannell	1271 Main st., Buffalo, N. Y.
Knights of the Macabees for New York	1021]	D. P. Mackey	L. E. Shaler	Supt. of Insurance	Albany, N. Y.
Knights of the Macabees of the World	Port	Geo. S. Lovelace	A. M. Slay	Supt. of Insurance	Albany, N. Y.
Knights of the Modern Macabees					
Knights of Pythias, Supreme Lodge		U. B. Hunt	W. O. Powers	Supt. of Insurance	Albany, N. Y.
Ladies' Catholic Benevolent Association		Kate Mahoney	Joanna A. Royer	Supt. of Insurance	Albany, N. Y.
Ladies of the Macabees of the World		Bina M. West	Frances D. Partridge	Supt. of Insurance	Albany, N. Y.
Ladies of the Modern Macabees		Frances E. Burns	Emma E. Bower	Supt. of Insurance	Albany, N. Y.
Loos, Eng. Mut. Life and Acc. Ins. Ass'n.		Wm. E. Futch	M. H. Shay	Supt. of Insurance	Albany, N. Y.
National Protective Legion		A. W. Paulworth	Frank S. Peffer	Supt. of Insurance	Albany, N. Y.
National Slavonic Society of U. S. of A.		Henri T. Ledoux	Elie Vénus	Supt. of Insurance	Albany, N. Y.
National Union		A. R. Talbot	C. W. Hawes	Supt. of Insurance	Albany, N. Y.
Order of Columbian Knights		J. B. Cunningham	W. S. Moyle	Supt. of Insurance	Albany, N. Y.
Order of the Golden Seal		H. C. Anderson	F. P. Gibson	Supt. of Insurance	Albany, N. Y.
Order of the Iroquois		Geo. A. Scott	H. C. Lockwood	Supt. of Insurance	Albany, N. Y.
Order Knights of Joseph		Albert Maralecy	Joseph Durah	Supt. of Insurance	Albany, N. Y.
Order of Prosperity		Joseph A. Wright	Edwin A. Myers	Supt. of Insurance	Albany, N. Y.
Order of Saturn		C. W. Jordan	E. D. Peifer	Supt. of Insurance	Albany, N. Y.
Order Sons of Zion		Hill Montague	Arthur F. Bouton	L. B. Gleason	Dadu, N. Y.
Order of United Com. Travelers of Amer.		M. B. Farrington	Walter A. Rice	Wallace Thayer	71 Erie Co. Savings Bank Bldg., Buffalo, N. Y.
Polish National Alliance		J. H. Marks	D. J. Zimmer	Supt. of Insurance	Albany, N. Y.
Polish Nat. Alliance of the U. S. of N. A.		G. Riess	J. P. Schmidt	A. Stoffregen	905 Flushing ave., Brooklyn, N. Y.
Protected Home Circle		J. M. Dibble	M. B. Ely	W. P. Keeting	338 Elliott st., Buffalo, N. Y.
Royal Arcanum		Joseph Barondens	J. Ish-Kishor	J. Ish-Kishor	143 Henry st., New York city.
		F. A. Sells	Chas. C. Daniel	Supt. of Insurance	Albany, N. Y.
		Fr. Januszowski	Vincent G. Nowak	V. J. Kowalski	197 Havemeyer st., B'klyn, N. Y.
		K. Zychlinski	J. B. Zawilinski	Supt. of Insurance	Albany, N. Y.
		A. C. McLean	W. S. Palmer	Supt. of Insurance	Albany, N. Y.
		F. B. Wickersham	A. T. Turner	Supt. of Insurance	Albany, N. Y.

Co-operative Insurance Associations or Societies

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-
OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES TRANS-
ACTING BUSINESS IN THE STATE OF NEW YORK, AS
AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1913.

AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION

No. 253 BROADWAY, NEW YORK

[Commenced business December, 1889]

FRANK DELANO, President

STACEY WILSON, Secretary

Attorney for service of process in the State of New York, EDMUND L. MOONEY,
No. 15 Wall street, New York

INCOME

Membership fees	\$2,856 00	
First year's assessments or premiums.....	8,630 25	
Subsequent years' assessments or premiums....	170,744 03	
Policy fees	58 00	
		<hr/>
Net amount received from applicants and members.....		\$182,288 28
Interest on:		
Mortgage loans	\$5,756 86	
Policy loans	540 97	
Deposits	1,181 75	
Other sources	4 60	
		<hr/>
		7,484 18
Advances to members paid.....		4,906 00
Collection of checks.....		40 97
Contribution		200 00
		<hr/>
Total Income		\$194,919 43
Ledger Assets December 31, 1912.....		176,024 30
		<hr/>
Total		\$370,943 73

DISBURSEMENTS

Death claims	\$133,195 32	
Permanent disability claims.....	1,000 00	
Sick and accident claims.....	839 82	
Advances to members.....	5,311 00	
Premiums returned, additions to death claims, Royal Refuge Association and payments rep- resenting surrender values.....	20,573 24	
		<hr/>
Total payments to members.....		\$160,919 38
Commissions and fees to agents.....		12,744 06
Salaries of managers and agents.....		6,208 86
Salaries and other compensation of officers and trustees.....		12,470 00
Salaries of office employees.....		5,023 76
Medical examiners' fees and salaries.....		1,787 50
Traveling and other expenses of managers and agents.....		2,005 95
Collection and remittance of fees, dues, assessments and pre- miums		4,973 53
Insurance department fees and licenses.....		886 01
Taxes		432 29
Rents		4,140 75
Advertising, printing and stationery.....		3,661 99
Postage, express, telegraph and telephone.....		1,457 21
Legal expenses		2,218 24

4 **AMERICAN TEMPERANCE LIFE INSURANCE ASS'N** [1913]

Furniture and fixtures.....	\$68 50
Miscellaneous	704 63

Total Disbursements	\$219,702 66
Balance	\$151,241 07

LEDGER ASSETS

Mortgage loans	\$107,867 00
Deposited in trust companies and banks <i>on interest</i>	41,954 30
Cash in association's office.....	1,419 77
Total	\$151,241 07

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	\$3,303 84	
Other assets	135 21	
Total		3,439 05
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued		15,345 67
Total Assets		\$170,025 79

LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$2,000 00	
Adjusted, not yet due.....	5,750 00	
Resisted	11,000 00	
Reported, not yet adjusted	17,587 00	
Total		\$36,337 00
Reserve or emergency fund under section 205, New York Insurance Law		14,062 35
Unpaid bills		563 14
Advance premiums or assessments.....		14,425 26
Reserve account completed payment policies.....		10,260 00
Total Liabilities		\$75,647 75

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	5,274	\$4,899,240	2,906	\$2,463,664
Written in 1913.....	1,774	731,100	1,694	672,375
Totals	7,048	\$5,630,340	4,600	\$3,136,039
Deduct terminated or decreased in 1913, including correction	1,119	825,535	1,159	1,316,064
Total benefit certificates in force December 31, 1913	5,929	\$4,804,805	3,441	\$1,819,975
Terminated by death in 1913.	145	116,554	86	76,125
Terminated by lapse in 1913.	973	688,381	1,072	1,230,939
Terminated by disability in 1913	1	1,000	1	1,000
Decreased in 1913.....		19,600		8,000
Received during year from members in New York				\$65,349 14

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	47	\$59,850	21	\$25,600
Incurred in 1913.....	145	116,554	86	76,125
Totals	192	\$176,404	107	\$101,725
Paid in 1913.....	165	133,195	94	82,416
Balance	27	\$43,209	13	\$19,309
Saved by compromising or scaling down in 1913.....	.....	6,959	.....	3,309
Claims unpaid December 31, 1913	27	\$36,250	13	\$16,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	1	\$1,000	1	\$1,000
Paid in 1913.....	1	\$1,000	1	\$1,000

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	14	\$138	.....	.....
Incurred in 1913.....	90	702	104	\$840
Totals	104	\$840	104	\$840
Paid in 1913.....	96	753	96	753
Claims unpaid December 31, 1913	8	\$87	8	\$87

COLUMBIAN PROTECTIVE ASSOCIATION

BINGHAMTON, N. Y.

[Commenced business February 12, 1883]

F. L. ANDREWS, President

F. MAC KNIGHT, Secretary

Attorney for service of process in the State of New York, HARRY C. PERKINS,
Security Mutual Building, Binghamton, N. Y.

INCOME

First year's assessments or premiums.....	\$37,518 03	
Subsequent years' assessments or premiums..	34,243 52	
Net amount received from applicants and members.....		\$71,761 55
Interest on:		
Mortgage loans	\$1,231 08	
Bonds	2,362 75	
		3,593 83
Borrowed money		3,000 00
Deductions from dividends		4,196 82
Total Income		\$82,552 20
Ledger Assets December 31, 1912.....		80,863 95
Total		\$163,416 15

DISBURSEMENTS

Death claims	\$4,347 50	
Sick and accident claims.....	14,216 34	
Dividends	35,659 03	
Total payments to members.....		\$54,222 87
Commissions and fees to agents.....		26,827 95
Salaries of managers and agents.....		2,136 00
Salaries of officers and trustees.....		4,550 00
Salaries of office employees.....		3,604 10
Medical examiners' fees and salaries.....		1,339 00
Traveling and other expenses of officers, trustees, agents and committees		2,034 15
Insurance department fees and licenses.....		503 77
Taxes		289 15
Rents		2,300 40
Advertising, printing and stationery.....		2,817 42
Postage, express, telegraph and telephone.....		1,189 26
Legal expenses		540 95
Furniture and fixtures.....		381 00
Borrowed money, \$3,000; interest thereon, \$30.....		3,030 00
Miscellaneous		664 77
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		146 13
Total Disbursements		\$106,576 92
Balance		\$56,839 23

LEDGER ASSETS

Mortgage loans	\$18,700 00
Book value of bonds.....	33,521 88
Deposited in trust companies and banks <i>not on interest</i>	555 24
Cash in association's office.....	402 08
Agents' balances, net.....	792 66
Balance due from Binghamton Trust Co.....	2,867 37
Total	\$56,839 23

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$239 93
Bonds	463 51
Total	703 44
Loans to policyholders.....	28,918 95
Assessments in course of collection not over thirty days due less commission	4,237 94
Gross Assets	\$90,699 56

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	\$792 66
Book value of bonds over market value.....	607 20
Balance due from Binghamton Trust Co.....	2,867 37
Loans to policyholders.....	28,918 95
Total	33,186 18
Total Admitted Assets	\$57,513 38

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,510 00
Reserve or emergency fund under section 205, New York Insurance Law	5,650 25
Salaries and miscellaneous accounts.....	900 00
Advance premiums or assessments.....	722 39
Trust fund	5,887 75
American Fraternal Association dividend checks refused, 1912 dividend settlements	412 80
Total Liabilities	\$15,083 19

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	2,945	\$298,932	2,102	\$243,179
Written in 1913.....	10,404	935,485	9,236	806,280
Increased in 1913.....	.....	31,890	.....	31,890
Totals	13,349	\$1,266,307	11,338	\$1,081,349
Deduct terminated or decreased in 1913.....	9,541	910,189	7,784	762,877
Total benefit certificates in force December 31, 1913	3,808	\$356,118	3,554	\$318,472
Terminated by death in 1913	46	8,177	43	7,703
Terminated by cancellation in 1913	356	18,725	328	17,175
Terminated by lapse in 1913	8,693	746,787	7,079	637,799
Terminated by in 1913	446	136,500	334	100,200

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1	\$170	1	\$170
Incurred in 1913.....	46	8,178	43	7,703
Totals	47	\$8,348	44	\$7,873
Paid in 1913.....	24	4,348	23	4,223
Balance	23	\$4,000	21	\$3,650
Rejected in 1913.....	19	3,450	18	3,250
Claims unpaid December 31, 1913	4	\$550	3	\$400

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	31	\$310	29	\$290
Incurred in 1913.....	1,422	18,672	1,294	16,829
Totals	1,453	\$18,982	1,323	\$17,119
Paid in 1913.....	804	14,217	754	14,019
Rejected in 1913.....	553	\$3,805	489	\$2,300
Claims unpaid December 31, 1913	96	960	80	800

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Arkansas Oklahoma & Western 1947 6s....	\$1,950	\$2,000	\$1,900
City of East Rochester 1916-25 4½s.....	2,600	2,600	2,543
Binghamton Ry 1931 5s.....	5,000	5,000	4,700
Oklahoma City paving 1914 6s.....	1,000	1,000	1,000
Oklahoma City paving 1918 6s.....	3,900	3,000	2,970
Oklahoma City paving 1920 6s.....	2,000	2,000	1,980
Oklahoma City street improvement 1914 6s.	6,972	6,972	6,972
Oklahoma City street improvement 1915 6s.	1,500	1,500	1,500
Oklahoma City street improvement 1916 6s.	1,500	1,500	1,485
Oklahoma City street improvement 1917 6s.	1,500	1,500	1,485
Oklahoma City street improvement 1914 6s.	2,000	2,000	2,000
Oklahoma City street improvement 1915 6s.	2,000	2,000	2,000
Oklahoma City street improvement 1916 6s.	2,000	2,000	1,980
Columbia Light Power & Ry Co 1939 6s...	500	500	400
Totals.....	\$33,522	\$33,572	\$32,915

THE COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF AMERICA

UTICA, N. Y.

[Commenced business March 20, 1888]

HENRY D. PIXLEY, President

GEORGE S. DANA, Secretary

Attorney for service of process in the State of New York, HENRY D. PIXLEY,
No. 418 Genesee street, Utica, N. Y.

INCOME

Membership fees	\$20,010 00	
Assessments or premiums.....	637,564 00	
Annual dues, 1913.....	77,290 00	
Reinstatements	2,438 00	
Other payments by applicants and members...	243 05	
Total	\$737,545 05	
Deduct payments returned to applicants and members	1,046 00	
Net amount received from applicants and members.....		\$736,499 05
Interest on:		
Bonds	\$18,783 71	
Deposits	2,650 08	
		21,433 79
Rents		1,214 19
Interest from bank on bonds loaned to secure postal savings account		51 85
Refund by U. S. government 1909 tax.....		406 21
Total Income		\$759,605 09
Ledger Assets December 31, 1912.....		628,771 93
Total		\$1,388,377 02

DISBURSEMENTS

Death claims	\$120,859 62	
Permanent disability claims.....	377,109 58	
Other payments to members.....	12,750 00	
Total payments to members.....		\$510,719 20
Salaries of officers and trustees.....		13,900 00
Salaries and all other compensation of office employees.....		30,123 73
Medical examiners' fees and salaries.....		22,442 95
Traveling and other expenses of officers, trustees, agents and committees		8,107 23
Audit committee, \$150; bureau fees, \$851.16.....		1,001 16
Taxes		2,479 34
Advertising, printing and stationery.....		21,595 91
Postage, express, telegraph and telephone.....		21,006 22
Legal expenses		4,658 42
Repairs and expenses on real estate.....		836 11
Miscellaneous		3,741 03
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		784 50
Total Disbursements		\$641,400 80
Balance		\$746,976 22

LEDGER ASSETS

Book value of real estate.....	\$98,843 44
Book value of bonds.....	526,356 25
Deposited in trust companies and banks <i>on interest</i>	43,844 85
Deposited in trust companies and banks <i>not on interest</i>	77,886 68
Cash in association's office	45 00
Total	\$746,976 22

NON-LEDGER ASSETS

Interest accrued on bonds.....	7,895 43
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	22,604 00
Advance assessments	21,757 43
Gross Assets	\$799,233 08

DEDUCT ASSETS NOT ADMITTED

Book value of real estate over market value...	\$7,843 44
Book value of bonds over market value.....	9,176 25
Total	17,019 69
Total Admitted Assets.....	\$782,213 39

LIABILITIES

Policy or certificate claims:	
Resisted	\$61,489 28
Reported, not yet adjusted.....	86,987 17
Total	\$148,476 45
Reserve or emergency fund under section 205, New York Insur- ance Law	340,512 00
Advance premiums or assessments.....	21,757 43
Total Liabilities	\$510,745 88

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	79,630	.....	35,308	.....
Written in 1913.....	10,615	.....	5,211	.....
Totals	90,245	.....	40,519	.....
Deduct terminated or de- creased in 1913.....	5,117	.....	2,420	.....
Total benefit certificates in force December 31, 1913	85,128	.....	38,099	.....
Terminated by death in 1913.	567	.....	216	.....
Terminated by lapse in 1913.	3,709	.....	1,948	.....
Terminated by canceled and resigned in 1913.....	841	.....	226	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	15	\$80,000	10	\$50,000
Incurred in 1913.....	42	215,000	20	100,000
Totals	57	\$295,000	30	\$150,000
Paid in 1913.....	27	120,860	15	66,860
Balance	30	\$174,140	15	\$83,140
Saved by compromising or scaling down in 1913.....		19,140		8,140
Rejected and dropped in 1913.	16	85,000	7	40,000
Claims unpaid December 31, 1913	14	75,000	8	45,000

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	478	\$66,145	190	\$26,458
Incurred in 1913.....	5,591	403,457	2,236	161,383
Totals	6,069	\$469,602	2,426	\$187,841
Paid in 1913.....	5,431	389,860	2,172	145,944
Rejected in 1913.....	83	\$6,266	45	\$2,948
Claims unpaid December 31, 1913	555	73,476	209	38,949

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Massachusetts State expense 1940 3½s.....	\$25,000	\$25,000	\$22,750
Albany N Y reft water 1919 4s.....	10,000	10,000	9,900
Baltimore Md new sewerage 1961 4s.....	14,608	15,000	14,400
Baltimore Md water loan 1958 4s.....	9,100	10,000	9,600
Boston Mass city expense 1920 4s.....	10,000	10,000	9,900
Buffalo N Y grade crossing 1926 4s.....	20,000	20,000	19,800
Chicago Ill general corporate 1925 4s.....	10,000	10,000	9,700
Cleveland Ohio water works 1931 4¼s.....	9,700	10,000	10,500
Dayton Ohio water works 1919 4s.....	16,000	16,000	16,160
Des Moines Iowa city hall 1922 4s.....	9,975	10,000	9,700
Elmira N Y school 1933-34 4½s.....	10,000	10,000	10,300
Geneva N Y water 1926 4s.....	10,000	10,000	9,600
Jersey City N J refunding 1928 4½s.....	10,000	10,000	10,100
Jersey City N J school 1963 4½s.....	10,000	10,000	10,300
Milwaukee Wis sewer 1930 4½s.....	20,000	20,000	20,200
Minneapolis Minn municipal 1937 4s.....	10,000	10,000	9,600
Mt Vernon N Y sewer 1948 4½s.....	10,000	10,000	10,300
Nashville Tenn high school 1940 4½s.....	15,000	15,000	14,400
Newark N J sewer 1961 4s.....	15,000	15,000	14,100
New York N Y public park 1960 4¼s.....	20,000	20,000	20,000
New York N Y public park 1928 3½s.....	30,000	30,000	27,300
New York N Y cons stock 1918 3½s.....	15,000	15,000	14,550
New York N Y water 1959 4s.....	20,000	20,000	19,200
Paterson N J school 1934 4s.....	14,775	15,000	14,250
Philadelphia Pa school 1932 3½s.....	20,000	20,000	18,400
Pittsburg Pa water 1925 4s.....	4,000	4,000	3,880
Pittsburg Pa improvement 1915 4s.....	6,000	6,000	6,000
Poughkeepsie N Y refunding 1930 4½s.....	15,000	15,000	15,300
Providence R I highway 1930 3s.....	9,200	10,000	8,700
Syracuse N Y park 1927 4½s.....	10,000	10,000	10,200
Syracuse N Y high school 1926 4½s.....	10,000	10,000	10,200

	Book value	Par value	Market value
Trenton N J city hall 1939 4s.....	\$10,000	\$10,000	\$9,300
Utica N Y tax release 1914-24 4½s.....	22,000	22,000	22,440
Utica N Y library 1914 4s.....	1,000	1,000	1,000
Utica N Y library 1915 4s.....	5,000	5,000	5,000
Utica N Y library 1916 4s.....	4,000	4,000	3,960
Utica N Y library 1917-28 4s.....	12,000	12,000	11,760
Utica N Y library 1929-31 4s.....	6,000	6,000	5,820
Utica N Y public improve 1929-30 4½s....	10,000	10,000	10,300
Watertown N Y public improve 1942 4¼s..	15,000	15,000	15,000
White Plains N Y current indebt 1938 5s...	10,000	10,000	10,700
Yonkers N Y school 1926-29 4s.....	13,000	13,000	12,610
Totals.....	\$526,356	\$529,000	\$517,180

CREMIEUX BENEVOLENT SOCIETY

No. 601 W. 162nd STREET, NEW YORK

[Commenced business November, 1849]

LEO MONSHEIMER, President

CHARLES ROSENFELD, Secretary

Attorneys for service of process in the State of New York, LEO MONSHEIMER,
16 Morningside avenue, New York city, and CHAS. ROSENFELD, 601 W.
162nd street, New York city.

INCOME

Membership fees	\$2,785 25	
First year's assessments or premiums.....	23 55	
	<hr/>	
Net amount received from applicants and members.....		\$2,808 80
Interest on:		
Mortgage loans	\$900 00	
Deposits	619 30	
Other sources	6 00	
	<hr/>	
		1,525 30
Sale of cemetery lots.....		700 15
Anniversary fund		147 75
		<hr/>
Total Income		\$5,182 00
Ledger Assets December 31, 1912.....		36,084 69
		<hr/>
Total		\$41,266 69

DISBURSEMENTS

Death claims	\$500 00	
Sick and accident claims.....	290 00	
	<hr/>	
Total payments to members.....		\$790 00
Salaries of officers and trustees.....		343 00
Rents		50 00
Advertising, printing and stationery.....		67 98
Funeral and cemetery expense.....		582 65
		<hr/>
Total Disbursements		\$1,833 63
		<hr/>
Balance		\$39,433 06

LEDGER ASSETS

Mortgage loans	\$20,000 00
Deposited in trust companies and banks <i>on interest</i>	19,183 77
Deposited in trust companies and banks <i>not on interest</i>	249 29
	<hr/>
Total	\$39,433 06

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	\$450 00	
Other assets	320 00	
	<hr/>	
Total		770 00
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued		54 00
Cemetery property		6,415 00
Due from members for lots.....		113 00
		<hr/>
Gross Assets		\$46,785 06

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	\$54 00	
Cemetery property	6,415 00	
Due from members for lots.....	113 00	
	<hr/>	
Total		\$6,582 00
		<hr/>
Total Admitted Assets		<u>\$40,203 06</u>

LIABILITIES

Reserve or emergency fund under section 205, New York Insurance Law	\$715 50
Anniversary fund	896 24
	<hr/>
Total Liabilities	<u>\$1,611 74</u>

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	155	\$74, 000
Written in 1913.....	9	1, 800
Increased in 1913.....	.....	1, 400
	<hr/>	<hr/>
Totals	164	\$77, 200
Deduct terminated or decreased in 1913.....	5	2, 300
	<hr/>	<hr/>
Total benefit certificates in force December 31, 1913	159	\$74, 900
Terminated by death in 1913.....	1	500
Terminated by lapse in 1913.....	4	1, 800
Decreased in 1913.....	.....	2, 300
	<hr/>	<hr/>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	1	\$500
Paid in 1913.....	1	500
	<hr/>	<hr/>

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Incurred in 1913.....	13	\$290
Paid in 1913.....	13	290
	<hr/>	<hr/>

DE WITT CLINTON READY RELIEF ASSOCIATION

No. 920 STERLING PLACE, BROOKLYN

[Commenced business January 7, 1885]

JAMES GELSON, President

S. E. KIRKHAM, Secretary

Attorney for service of process in the State of New York, S. E. KIRKHAM,
No. 920 Sterling place, Brooklyn, N. Y.

INCOME

Membership fees	\$316 00	
First year's assessments or premiums.....	4,477 93	
Subsequent years' assessments or premiums...	2 07	
Other payments by applicants and members...	6 55	
Net amount received from applicants and members.....		\$4,802 55
Interest on deposits.....		18 57
Total Income		\$4,821 12
Ledger Assets December 31, 1912.....		1,245 42
Total		\$6,066 54

DISBURSEMENTS

Death claims	\$5,000 00
Salaries of officers.....	150 00
Collection and remittance of fees, dues, assessments and pre- miums	2 70
Insurance department	11 82
Printing and stationery.....	79 05
Postage, express, telegraph and telephone.....	88 02
Miscellaneous	24 80
Total Disbursements	\$5,356 39
Balance	\$710 15

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$710 15
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NON-LEDGER ASSETS

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	347 58
Gross Assets	\$1,057 73

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corre- sponding liability for unpaid claims.....	347 58
Total Admitted Assets	\$710 15

LIABILITIES

Reserve or emergency fund under section 205, New York Insurance Law	\$710 15
Total Liabilities	\$710 15

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	319	\$159, 500
Written in 1913.....	3	1, 500
Totals	322	\$161, 000
Deduct terminated or decreased in 1913.....	22	11, 000
Total benefit certificates in force December 31, 1913	300	\$150, 000
Terminated by death in 1913.....	10	5, 000
Terminated by suspension in 1913.....	8	4, 000
Terminated by withdrawal in 1913.....	4	2, 000
Received in 1913 from members in New York:		
Mortuary		\$4, 480 00
Expense		341 12
Total		\$4, 821 12

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	10	\$5, 000
Paid in 1913.....	10	5, 000

EMPIRE STATE DEGREE OF HONOR

STOCKTON, N. Y.

[Commenced business May, 1886]

L. W. PIERCE, President

F. W. PUTNAM, Secretary

Attorney for service of process in the State of New York, C. A. PICKARD,
Jamestown, N. Y.

INCOME

Membership fees	\$79 00	
Assessments or premiums.....	160,203 85	
Semi-annual dues.....	5,559 39	
Total	\$165,842 24	
Deduct payments returned to applicants and members	50 75	
Net amount received from applicants and members.....		\$165,791 49
Interest on:		
Mortgage loans	\$12,103 58	
Bonds	1,525 00	
Deposits	1,869 77	
		15,498 35
Total Income		\$181,289 84
Ledger Assets December 31, 1912.....		312,229 12
Total		\$493,518 96

DISBURSEMENTS

Death claims	\$127,950 36	
Commissions and fees to agents.....	2,574 48	
Salaries of managers and agents.....	26,021 09	
Salaries and other compensation of officers and trustees.....	7,589 50	
Salaries of office employees.....	2,444 00	
Medical examiners' fees and salaries.....	6,467 38	
Traveling and other expenses of officers, trustees and committees	689 43	
Collection and remittance of fees, dues, assessments and premiums	7,315 54	
Insurance department fees and licenses, \$27; recording fees, \$162	189 00	
Taxes	65 26	
Advertising, printing and stationery.....	1,524 50	
Postage, express, telegraph and telephone.....	552 88	
Legal expenses	2,508 00	
Miscellaneous	572 37	
Total Disbursements	\$186,963 85	
Balance		\$306,555 11

LEDGER ASSETS

Mortgage loans	\$236,756 67
Book value of bonds.....	30,856 37
Deposited in trust companies and banks <i>on interest</i>	38,942 07
Total	\$306,555 11

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$5,944 81
Bonds	458 28
Total	6,403 09
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	13,000 00
Furniture, fixtures and supplies.....	2,500 00
Gross Assets	\$328,458 20

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$521 37
Furniture, fixtures and supplies.....	2,500 00
	3,021 37
Total Admitted Assets.....	\$325,436 83

LIABILITIES

Policy or certificate claims:	
Resisted	\$500 00
Reported, not yet adjusted.....	19,000 00
Total	\$19,500 00
Reserve or emergency fund under section 205, New York Insurance Law	15,000 00
Salaries and miscellaneous accounts.....	150 80
Total Liabilities	\$34,650 80

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	9,657	\$8,313,750	7,584	\$6,516,250
Written in 1913.....	2,750	1,732,000	1,988	1,175,500
Totals	12,407	\$10,045,750	9,572	\$7,691,750
Deduct terminated or decreased in 1913.....	1,956	1,203,250	1,528	871,750
Total benefit certificates in force December 31, 1913	10,451	\$8,842,500	8,044	\$6,820,000
Terminated by death in 1913.	143	133,000	106	99,250
Terminated by lapse in 1913.	1,813	1,070,250	1,422	772,500
Received in 1913 from members in New York:				
Mortuary				\$128,025 41
Expense				4,313 96
Total				\$132,339 37

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	17	\$16,500	12	\$11,500
Incurred in 1913.....	143	133,000	111	104,000
Totals	160	\$149,500	123	\$115,500
Paid in 1913.....	139	127,950	105	96,700
Balance	21	\$21,550	18	\$18,800
Saved by compromising or scaling down in 1913.....	.....	2,050	.....	1,800
Claims unpaid December 31, 1913	21	\$19,500	18	\$17,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chicago R I & Pac R R 1934 4s.....	\$4,269	\$5,000	\$3,600
City of Jamestown N Y school 1923 5s.....	10,990	7,500	7,800
City of Jamestown N Y school 1926 5s.....		3,000	3,150
Rotterdam and Niskayuna N Y school 1916 5s	8,013	1,000	1,010
Rotterdam and Niskayuna N Y school 1917 5s		1,000	1,020
Rotterdam and Niskayuna N Y school 1918 5s		1,000	1,020
Rotterdam and Niskayuna N Y school 1919 5s		1,000	1,020
Rotterdam and Niskayuna N Y school 1920 5s		1,000	1,030
Rotterdam and Niskayuna N Y school 1921 5s		1,000	1,030
Rotterdam and Niskayuna N Y school 1922 5s		1,000	1,040
Rotterdam and Niskayuna N Y school 1923 5s		1,000	1,040
Town of Ellington N Y school 1914-28 5s..	7,584	7,500	7,575
Totals.....	\$30,856	\$31,000	\$30,835

EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION

No. 51 BROADWAY, NEW YORK

[Commenced business January 12, 1869]

E. A. STEDMAN, President

W. E. SCOTT, Secretary

Attorney for service of process in the State of New York, W. E. SCOTT,
No. 51 Broadway, New York

INCOME

First year's assessments or premiums.....	\$12,096 79	
Subsequent years' assessments or premiums....	88,508 94	
Premium notes	3,847 55	
Interest on policy loans.....	1,725 03	
Net amount received from applicants and members.....		\$106,178 31
Interest on:		
Bonds and stocks.....	\$22,575 41	
Deposits	272 19	
Other sources	2,142 90	
		24,990 50
Stock dividend, \$3,700; badges sold, \$81.80.....		3,781 80
Total Income		\$134,950 61
Ledger Assets, December 31, 1912.....		591,403 60
Total		\$726,354 21

DISBURSEMENTS

Death claims	\$55,540 00	
Permanent disability claims.....	999 99	
Surrender values	13,484 88	
Total payments to members.....		\$70,024 87
Commissions and fees to agents.....		1,996 00
Salaries of managers and agents.....		1,500 00
Salaries and other compensation of officers and trustees.....		600 00
Salaries and all other compensation of office employees.....		1,392 83
Collection and remittance of fees, dues, assessments and pre- miums		1,073 72
Insurance department fees and licenses.....		10 00
Advertising, printing and stationery.....		470 68
Postage, express, telegraph and telephone.....		334 56
Legal expenses		994 30
Miscellaneous		235 43
Temporary solicitor		1,123 67
Total Disbursements		\$79,756 06
Balance		\$646,598 15

LEDGER ASSETS

Book value of bonds, \$458,153.44; stocks, \$68,389.75.....	\$526,543 19
Deposited in trust companies and banks <i>on interest</i>	15,667 91
Loans and liens on policies within legal reserve.....	104,387 05
Total	\$646,598 15

NON-LEDGER ASSETS

Interest accrued on bonds.....	\$6,561 12
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	8,215 36
Badges	70 10
Gross Assets	\$661,444 73

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....	61,161 19
Total Admitted Assets.....	\$600,283 54

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$8,500 00
Reserve or emergency fund under section 205, New York Insur- ance Law	515,745 00
Salaries and miscellaneous accounts.....	190 97
Commissions to agents due or accrued.....	30 00
Total Liabilities	\$524,465 97

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	3,847	\$4,093,968	970	\$963,940
Written in 1913.....	467	490,000	117	98,500
Totals	4,314	\$4,583 968	1,087	\$1,067,440
Deduct terminated or de- creased in 1913	323	363,051	89	81,500
Total benefit certificates in force December 31, 1913	3,991	\$4,220,917	998	\$985,940
Terminated by death in 1913.	44	59,040	13	14,000
Terminated by lapse in 1913.	209	222,000	60	50,500
Terminated by cash surrender and total disability in 1913.	70	77,011	16	15,500
Decreased in 1913.....		5,000		1,500
Received in 1913 from members in New York:				
Mortuary				\$22,912 74
Expense				1,205 93
Total				\$24,118 67

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	4	\$5,000	.....	.....
Incurred in 1913.....	44	59,040	13	\$14,000
Totals	48	\$64,040	13	\$14,000
Paid in 1913.....	42	55,540	12	12,000
Claims unpaid December 31, 1913	6	\$8,500	1	\$2,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	3	\$3,000	2	\$667
Paid in 1913.....	3	1,000	2	667
Saved by compromising or scaling down in 1913.....		\$2,000		

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Adams Express Co coll tr dist 1947 4s.....	\$9,000	\$10,000	\$7,000
Adams Express Co coll tr 1948 4s.....	10,169	10,000	7,400
Atch Top & S F Trans Cont Short Line 1st mtg 1938 4s.....	9,487	10,000	8,700
Atch Top & S F gen mtg 1935 4s.....	10,054	10,000	9,300
Atch T & S F C & A Lines 1st ref 1962 4½s..	6,100	5,000	4,750
Balt & Ohio S W Div 1st mtg 1925 8½s....	4,587	5,000	4,400
Boston & Maine ref deb 1929 4½s.....	10,475	10,000	8,500
Carthage & Adirondack 1st mtg 1981 4s.....	5,088	5,000	4,450
Central New England 1st mtg 1961 4s.....	4,712	5,000	4,100
Central Pacific 1st ref mtg gold 1949 4s....	4,775	5,000	4,800
Chesa & Ohio 1st cons mtg gold 1939 5s....	11,488	10,000	10,500
Chicago & Alton ref 1949 8s.....	7,419	10,000	8,100
Chicago Burl & Quincy gen mtg 1958 4s....	9,875	10,000	9,200
Chicago & E Illinois ref & imp 1955 4s....	4,787	5,000	3,300
Chicago Indiana & So 1956 4s.....	4,800	5,000	4,350
Chicago Mil & St P gen gold Ser A 1939 4s..	10,025	10,000	9,800
Chicago R I & Pac gen mtg 1988 4s.....	4,994	5,000	4,200
Chicago & West Ind cons 1952 4s.....	9,808	10,000	8,300
Chicago & N W extn of 1886 1926 4s.....	4,900	5,000	4,500
Chicago St L & New Orl Memphis div 1st mtg 1951 4s.....	4,962	5,000	4,200
City of Council Bls Ia wtr wks 1928 4½s..	5,124	5,000	5,000
City of Kansas City Kas elec lgt 1941 4½s..	5,250	5,000	5,000
City of Mt Vernon N Y tax relief 1915 4½s..	5,056	5,000	5,000
City of New York cor stk wtr sup 1959 4s..	10,038	10,000	9,600
City of New York cor stk expt 1960 4½s..	5,069	5,000	5,000
City of New York cor stk expt 1962 4½s..	5,052	5,000	5,000
Cleve Cin Chi & St L gen mtg 1998 4s.....	10,217	10,000	8,400
Columbus Conn & Terminal 1st mtg 1922 5s	5,431	5,000	5,150
Delaware & Hud Co conv deb 1916 4s.....	4,700	5,000	4,850
Erle R R Co pr lien 1st con mtg 1996 4s....	5,081	5,000	4,150
Fargo & So 1st mtg 1924 6s.....	5,875	5,000	5,550
Ill Cen St L Div & Term 1st mtg 1951 3½s..	8,975	10,000	7,700
Kansas City Term Ry 1st mtg 1960 4s.....	9,825	10,000	9,200
Lake Sh & Mich So deb 1928 4s.....	5,000	5,000	4,450
Lake Sh & Mich deb 1931 4s.....	4,862	5,000	4,450
Long Isl R R ref mtg 1949 4s.....	4,881	5,000	4,500
Long Isl R R 1st mtg 1957 4s....	9,800	10,000	9,500
Long Isl R R 19 4s.....	4,619	5,000	4,150
Long Isl R R 1942 5s.....	5,169	5,000	5,200
Long Isl R R 1990 4s.....	5,056	5,000	4,400
Lake Sh coll tr 8½	9,025	10,000	7,800
Lake Sh coll tr 8½	4,325	5,000	3,900
Lake Sh coll tr 8½	4,881	5,000	4,100
Lake Sh coll tr 8½	9,738	10,000	8,400
Lake Sh coll tr 8½	4,984	5,000	3,950
Lake Sh coll tr 8½	5,875	5,000	5,100
Lake Sh coll tr 8½	9,706	10,000	9,100
Lake Sh coll tr 8½	5,025	5,000	4,850
Lake Sh coll tr 8½	5,100	5,000	5,050
Lake Sh coll tr 8½	5,000	5,000	4,850
Lake Sh coll tr 8½	6,006	5,000	5,150
Lake Sh coll tr 8½	5,863	5,000	5,150
Lake Sh coll tr 8½	4,731	5,000	4,500
Lake Sh coll tr 8½	10,012	10,000	9,900
Lake Sh coll tr 8½	4,950	5,000	4,200
Lake Sh coll tr 8½	6,121	6,000	5,850
Lake Sh coll tr 8½	4,769	5,000	4,550
Lake Sh coll tr 8½	5,019	5,000	4,700

	Book value	Par value	Market value
Bonds :			
West Sh R R 1st mtg 2361 4s.....	\$15,731	\$15,000	\$13,650
City of Yonkers N Y assess 1922 4½s.....	5,098	5,000	5,050
Portland Term Co 1st mtg 1961 4s.....	9,175	10,000	8,800
Canada So Ry cons 1962 5s.....	5,300	5,000	5,200
Detroit & Toledo Sh Line 1st mtg 1953 4s...	8,800	10,000	8,300
N Y C Lines equip tr 1922 4½s.....	4,910	5,000	4,850
Louis & Nash Atl Knox & Cin div 1955 4s...	4,550	5,000	4,400
Louis & Nash unified 50-year 1940 4s.....	4,763	5,000	4,600
Virginia Ry 1st mtg ser A 1962 5s.....	4,931	5,000	4,900
City of Houston Tex san swr 1951 4¾s.....	4,956	5,000	4,950
City of Toronto gen cons ln deb elec pwr dis plant 1948 4s	8,565	10,000	8,500
Stocks :			
150 American Express Co	24,257	15,000	15,600
337 Wells Fargo & Co Express.....	44,133	33,700	32,352
Totals.....	\$526,548	\$514,700	\$465,882

GOLD AND STOCK LIFE INSURANCE ASSOCIATION

No. 195 BROADWAY, NEW YORK

[Commenced business January, 1878]

GARDNER IRVING, President

WM. J. DEALY, Secretary

Attorney for service of process in the State of New York, GARDNER IRVING,
No. 195 Broadway, New York

INCOME

Membership fees	\$67 00	
Monthly dues	8,215 48	
		<hr/>
Net amount received from applicants and members.....		\$8,232 48
Interest on:		
Bonds	\$762 50	
Deposits	163 22	
Other sources	46 75	
		<hr/>
		972 47
Total Income		<hr/>
		\$9,254 95
Ledger Assets December 31, 1912.....		18,192 20
		<hr/>
Total		\$27,447 15

DISBURSEMENTS

Death claims	\$3,950 00	
Other payments to members.....	21 00	
		<hr/>
Total payments to members.....		\$8,971 00
Salaries of office employees.....		80 00
Advertising, printing and stationery.....		196 60
Postage, express, telegraph and telephone.....		87 15
New York Insurance Department examination.....		100 11
Special audit		10 00
		<hr/>
Total Disbursements		\$9,444 86
		<hr/>
Balance		\$18,002 29

LEDGER ASSETS

Book value of bonds.....	\$16,044 58
Deposited in trust companies and banks <i>on interest</i>	1,957 71
	<hr/>
Total	\$18,002 29

NON-LEDGER ASSETS

Interest accrued on bonds.....	240 42
Monthly dues due and unpaid.....	314 10
	<hr/>
Gross Assets	\$18,556 81

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	644 58
	<hr/>
Total Admitted Assets.....	\$17,912 23

LIABILITIES

Policy or certificate claims:

Adjusted, not yet due.....	\$4,600 00
Reported, not yet adjusted.....	600 00

Total	\$5,200 00
Reserve or emergency fund under section 205, New York Insurance Law	659 90
Advance dues	198 85
Total Liabilities	\$6,058 75

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	1,154	\$621,000
Written in 1913.....	56	28,000
Totals	1,210	\$649,000
Deduct terminated or decreased in 1913.....	52	27,300
Total benefit certificates in force December 31, 1913	1,158	\$621,700
Terminated by death in 1913.....	18	10,300
Terminated by lapse in 1913.....	34	17,000

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	10	\$3,850
Incurred in 1913.....	18	10,300
Totals	28	\$14,150
Paid in 1913.....	13	8,950
Claims unpaid December 31, 1913.....	15	\$5,200

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Colo & South Ry 1st mtg 1929 4s.....	\$839	\$1,000	\$900
Kansas City & Pac Ry 1st mtg 1990 4s.....	1,633	2,000	1,640
Southern Pac Ry 1st mtg 1949 4s.....	1,842	2,000	1,820
Seaboard Air Line 1st mtg 1950 4s.....	2,441	3,000	2,490
Wisconsin Central Ry 1st mtg 1949 4s.....	1,840	2,000	1,720
Northwestern Tel Co 1st mtg 1934 4½s.....	500	500	450
Seattle Ltg Co 1st mtg 1949 5s.....	2,995	3,000	2,760
Western Union Tel Co 1st mtg 1950 4½s...	2,000	2,000	1,740
Western Union Tel Co coll trust 1938 5s....	1,965	2,000	1,880
Totals	\$16,045	\$17,500	\$15,400

GOLDEN EAGLE ASSOCIATION

No. 1810 BROADWAY, BROOKLYN, N. Y.

[Commenced business January 28, 1884]

DAVID E. TERRY, President

W. O. DIETRICH, Secretary

Attorney for service of process in the State of New York, JAMES C. FOLEY,
No. 206 Broadway, New York

INCOME

First year's assessments or premiums.....	\$11,537 40	
Subsequent years' assessments or premiums...	42,565 24	
Total	\$54,102 64	
Deduct payments returned to applicants and members	50 00	
Net amount received from applicants and members.....		\$54,052 64
Interest on deposits.....		3,688 71
Total Income		\$57,741 35
Ledger Assets December 31, 1912.....		107,080 85
Total		\$164,822 20

DISBURSEMENTS

Death claims	\$10,409 25	
Sick and accident claims	10,111 50	
Total payments to members.....		\$20,520 75
Commissions and fees to agents.....		12,647 53
Salaries and other compensation of officers and trustees.....		8,250 00
Salaries of office employees.....		1,300 00
Traveling and other expenses of officers, trustees and committees		78 20
Rents		300 00
Advertising, printing and stationery.....		328 37
Postage, express, telegraph and telephone.....		353 75
Legal expenses		267 40
Miscellaneous		259 32
Total Disbursements		\$44,305 32
Balance		\$120,516 88

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$120,165 87
Cash in association's office	351 01
Total	\$120,516 88

NON-LEDGER ASSETS

Interest due and accrued.....	1,215 94
Premiums or assessments actually collected by agencies not yet turned over to association	1,234 43
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,046 88
Claim filed against Empire State Surety Company.....	149 27
Gross Assets	\$124,163 40

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	\$470 88	
Claim against Empire State Surety Co.....	149 27	
Total		\$620 15
Total Admitted Assets.....		<u>\$123,543 25</u>

LIABILITIES

Policy or certificate claims:		
Resisted	\$200 00	
Reported, not yet adjusted.....	376 00	
Total		\$576 00
Reserve or emergency fund under section 205, New York Insurance Law		5,244 08
Salaries and miscellaneous accounts		90 00
Advance premiums or assessments.....		188 57
Total Liabilities		<u>\$6,098 65</u>

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	5,141	\$724,982
Written in 1913.....	1,491	220,469
Totals	6,632	\$945,451
Deduct terminated or decreased in 1913.....	1,132	166,988
Total benefit certificates in force December 31, 1913	5,500	\$778,463
Terminated by death in 1913.....	99	12,269
Terminated by lapse in 1913.....	1,033	154,719
Received in 1913 from members in New York:		
Claim fund		\$31,530 33
Expense		22,572 31
Total		<u>\$54,102 64</u>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	4	\$486
Incurred in 1913	99	12,269
Totals	103	\$12,755
Paid in 1913	98	10,409
Balance	5	\$2,346
Saved by compromising or scaling down in 1913.....		1,724
Rejected in 1913.....	1	96
Claims unpaid December 31, 1913.....	4	526

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	22	\$85
Incurred in 1913.....	1,151	10,852
Totals	1,173	\$10,937
Paid in 1913.....	943	10,112
Rejected in 1913.....	216	\$775
Claims unpaid December 31, 1913.....	14	50

THE INSURANCE CLERK'S MUTUAL BENEFIT ASSOCIATION OF THE CITY OF NEW YORK

No. 62 WILLIAM STREET, NEW YORK

[Commenced business May, 1872]

A. M. THORBURN, President

CHAS. J. HOLMAN, Secretary

Attorney for service of process in the State of New York, HAROLD HERRICK,
No. 25 Liberty street, New York

INCOME

Membership fees	\$1,555 00	
First year's assessments or premiums.....	2,264 25	
Subsequent years' assessments or premiums....	20,556 64	
Annual dues	4,659 00	
Other payments by applicants and members....	1,053 29	
		<hr/>
Net amount received from applicants and members.....		\$30,038 18
Interest on:		
Mortgage loans	\$1,170 00	
Bonds	182 92	
Deposits	205 80	
		<hr/>
		1,558 72
Advertisements in annual report.....		1,385 00
		<hr/>
Total Income		\$33,031 90
Ledger Assets December 31, 1912.....		36,294 97
		<hr/>
Total		\$69,326 87

DISBURSEMENTS

Death claims	\$10,000 00	
Other payments to members.....	225 00	
		<hr/>
Total payments to members		\$10,225 00
Commissions and fees to agents.....		1,225 00
Salaries of managers and agents.....		3,250 00
Medical examiners' fees and salaries.....		966 50
Traveling and other expenses of managers and agents.....		17 60
Rents		300 00
Advertising, printing and stationery.....		292 23
Postage, express, telegraph and telephone.....		664 45
Miscellaneous		133 69
Annual report, printing and distributing.....		570 80
		<hr/>
Total Disbursements		\$17,645 27
		<hr/>
Balance		\$51,681 60

LEDGER ASSETS

Mortgage loans	\$26,000 00
Book value of bonds.....	8,200 00
Deposited in trust companies and banks on interest.....	17,481 60
	<hr/>
Total	\$51,681 60

1913] INSURANCE CLERK'S MUTUAL BENEFIT ASSOCIATION 29

NON-LEDGER ASSETS

Interest accrued:

Mortgages	\$230 61
Bonds	58 32

Total	\$288 93
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,193 14
Furniture, fixtures and supplies	325 00
Annual dues outstanding.....	1,035 00
Benefit certificates, \$1; initiation fees, \$80.....	81 00
Gross Assets	\$54,604 67

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$200 00
Furniture and supplies.....	325 00

Total	525 00
Total Admitted Assets	\$54,079 67

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$4,000 00
Reserve or emergency fund under section 205, New York Insurance Law	2,093 46
Advance premiums and assessments.....	1,031 79
Annual dues paid in advance.....	27 00
Total Liabilities	\$7,152 25

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	1,501	\$1,501,000	1,439	\$1,439,000
Written in 1913	314	314,000	314	314,000
Totals	1,815	\$1,815,000	1,753	\$1,753,000
Deduct terminated or decreased in 1913.....	120	120,000	113	113,000
Total benefit certificates in force December 31, 1913	1,695	\$1,695,000	1,640	\$1,640,000
Terminated by death in 1913.	12	12,000	12	12,000
Terminated by lapse in 1913.	108	108,000	101	101,000

Received in 1913 from members in New York:

Mortuary	\$22,958 03
Expense	6,085 50

Total ..	\$29,043 53
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30 INSURANCE CLERK'S MUTUAL BENEFIT ASSOCIATION [1913

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	2	\$2,000	2	\$2,000
Incurred in 1913	12	12,000	12	12,000
Totals	14	\$14,000	14	\$14,000
Paid in 1913.....	10	10,000	10	10,000
Claims unpaid December 31, 1913	4	\$4,000	4	\$4,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chicago & Nwwestern R R gen mtg 1987 3½s	\$8,200	\$10,000	\$8,000

THE JEWELERS' SAFETY FUND SOCIETY

No. 15 MAIDEN LANE, NEW YORK

[Commenced business July 24, 1884]

WILLIAM T. GOUGH, President

IRA GODDARD, Secretary

INCOME

Current year's deposits from members.....	\$315,440 03	
Additional deposits from members to restore policies under which settlements for loss were made and deducted from amounts of loss paid	322 67	
	<hr/>	
Net amount received from applicants and members.....		\$315,762 70
Interest on:		
Bonds	\$18,369 87	
Deposits	2,934 97	
	<hr/>	
		21,304 84
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		189 06
		<hr/>
Total Income		\$337,256 60
Ledger Assets, December 31, 1912.....		536,208 55
		<hr/>
Total		\$873,465 15

DISBURSEMENTS

Loss less \$2,219.34 salvage.....	\$36,714 37	
Deposits returned to members.....	254,499 41	
	<hr/>	
Total payments to members		\$291,213 78
Salaries and other compensation of officers and trustees.....		17,231 05
Salaries and other compensation of committees.....		1,170 00
Advertising, printing and stationery.....		1,774 33
Postage, express, telegraph and telephone.....		575 32
Legal expenses		250 00
Furniture and fixtures.....		18 65
Audit		20 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		685 18
		<hr/>
Total Disbursements		\$312,938 31
		<hr/>
Balance		\$560,526 84

LEDGER ASSETS

Book value of bonds.....	\$459,739 41
Deposited in trust companies and banks <i>on interest</i>	100,687 43
Cash in association's office.....	100 00
	<hr/>
Total	\$560,526 84

NON-LEDGER ASSETS

Interest accrued on bonds.....	\$6,258 33
Furniture, fixtures and supplies.....	562 72
Gross Assets	\$567,347 89

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$29,989 41
Furniture, fixtures and supplies.....	562 72
Total	30,552 13
Total Admitted Assets.....	\$536,795 76

LIABILITIES

Claims reported, not yet adjusted.....	\$10,778 75
Unearned deposits	52,327 88
Deposits returnable to members after payment of such losses and expenses as may be chargeable thereto.....	473,639 13
Total Liabilities	\$536,795 76

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	2,495	\$25,642,500
Written in 1913	2,647	27,817,800
Totals	5,142	\$53,460,300
Deduct expired or canceled in 1913.....	2,628	27,458,800
Total benefit certificates in force December 31, 1913	2,514	\$26,001,500

EXHIBIT OF CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	49	\$8,068
Incurred in 1913.....	319	650,846
Totals	368	\$658,914
Paid in 1913.....	123	38,934
Balance	245	\$619,980
Saved by claims withdrawn in 1913.....	163	\$607,636
Rejected in 1913.....	12	1,565
Claims unpaid December 31, 1913.....	70	10,779

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
City of New York cor stk 1957 4½s.....	\$20,606	\$20,000	\$20,800
City of New York cor stk 1960 4½s.....	20,785	20,000	20,000
Atch Top & S F Ry gen mtg 1995 4s.....	20,194	20,000	18,600
Balt & Ohio R R 1st mtg 1948 4s.....	19,557	20,000	18,400
Canada So Ry con gu 1962 5s.....	21,281	20,000	20,800
Central of Georgia Ry con mtg 1945 5s.....	21,584	20,000	20,400
Chesa & Ohio Ry gen mtg 1992 4½s.....	9,851	10,000	9,800
Chesa & Ohio Ry R & A div 1st con mtg 1989 4s	5,248	5,000	4,400
Chi Burl & Q R R Ill div 1st mtg 1949 4s..	20,000	20,000	18,600
Chi Mil & St P Ry gen mtg 1989 4s.....	19,801	20,000	18,600
Chi & Nwstern Ry ext of 1886 1926 4s....	9,739	10,000	9,200

	Book value	Par value	Market value
Chi & Nwstern Ry gen mtg 1987 4s.....	\$19,476	\$20,000	\$18,800
Chi R I & Pac Ry gen mtg 1988 4s.....	10,000	10,000	8,400
Colo & South Ry 1st mtg 1929 4s.....	9,128	10,000	9,000
Ft Worth & Rio Gr Ry 1st mtg 1928 4s.....	9,820	10,000	6,400
Illinois Cen R R ref mtg 1955 4s.....	9,107	10,000	9,000
Kan City Ft Scott & Mem Ry ref mtg 1936 4s	9,888	10,000	7,200
Lake Erie & West R R 1st mtg 1937 5s.....	10,742	10,000	10,000
Louis & Nash R R unified 1940 4s.....	18,841	20,000	18,400
Mahoning Coal R R 1st mtg 1934 5s.....	5,176	5,000	5,350
Mich Cen R R 1st mtg 1931 5s.....	10,565	10,000	10,600
Minne & St L R R 1st & ref mtg 1949 4s..	9,815	10,000	5,100
Mo Kan & Tex Ry 1st mtg 1990 4s.....	8,046	10,000	8,800
Nash Chatt & St L Ry 1st con mtg 1928 5s..	10,040	10,000	10,500
N Y Chi & St L R R 1st mtg 1937 4s.....	9,701	10,000	9,600
Norfolk & West Ry 1st con mtg 1996 4s....	19,622	20,000	18,800
North Pac Ry pr llen ry & land grant 1997 4s	10,194	10,000	9,300
Oregon R R & Navi Co con mtg 1946 4s....	19,124	20,000	18,200
Reading Co & Phila & Reading C & O jt gen mtg 1997 4s	19,857	20,000	18,600
Rio Grande W Ry 1st trust mtg 1939 4s.....	8,403	10,000	8,000
St L & Swestern Ry 1st mtg 1989 4s.....	9,678	10,000	8,500
Union Pac R R 1st mtg r r & land grant 1947 4s	10,819	10,000	9,600
West Shore R R 1st mtg 2361 4s.....	20,000	20,000	18,200
Wisconsin Cen Ry 1st gen mtg 1949 4s.....	4,551	5,000	4,800
Totals.	<u>\$459,739</u>	<u>\$465,000</u>	<u>\$429,750</u>

MASONIC LIFE ASSOCIATION

No. 43 NIAGARA STREET, BUFFALO, N. Y.

[Commenced business December 14, 1872]

NELSON O. TIFFANY, President

GEORGE H. CHASE, Secretary

Attorney for service of process in the State of New York, NELSON O. TIFFANY.
No. 48 Niagara street, Buffalo, N. Y.

INCOME

Assessments or premiums	\$518,228 48	
Medical examiners' fees.....	3,040 00	
Designation fees	187 00	
Total	\$521,455 48	
Deduct payments returned to applicants and members	1,068 25	
Net amount received from applicants and members.....		\$520,387 23
Interest on:		
Mortgage loans	\$5,084 09	
Bonds	6,634 71	
Deposits	1,929 13	
		13,647 93
Rents		210 00
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		205 84
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		200 84
Total Income		\$534,651 84
Ledger Assets December 31, 1912.....		329,381 37
Total		\$864,033 21

DISBURSEMENTS

Death claims	\$431,887 55	
Permanent disability claims.....	2,000 00	
Total payments to members.....		\$433,887 55
Commissions and fees to agents.....		29,070 18
Salaries of managers and agents.....		11,050 00
Salaries of officers and trustees.....		2,750 00
Salaries and other compensation of committees.....		250 00
Salaries of office employees.....		9,653 07
Medical examiners' fees and salaries.....		3,667 95
Traveling and other expenses of officers, trustees, agents and committees		4,374 23
Collection and remittance of fees, dues, assessments and premiums ..		7,093 78
Insurance department fees and licenses.....		276 00
Taxes		1,049 13

Rents	\$2,180 01
Advertising, printing and stationery.....	2,837 02
Postage, express, telegraph and telephone.....	3,429 47
Legal expenses	5,227 11
Repairs and expenses on real estate.....	194 05
Furniture and fixtures.....	286 27
Miscellaneous	2,197 37
Mutual Life underwriters.....	224 00
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>vis.:</i>	
Bonds	320 83
Total Disbursements	\$520,018 02
Balance	\$344,015 19

LEDGER ASSETS

Mortgage loans	\$90,130 00
Book value of bonds.....	168,735 46
Deposited in trust companies and banks <i>on interest</i>	82,611 48
Cash in association's office.....	2,538 25
Total	\$344,015 19

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,423 20
Bonds	1,579 17
Other assets	60 00
Total	3,062 37
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	310 54
Furniture and fixtures	1,419 77
Gross Assets	\$348,807 87

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$6,675 46
Furniture and fixtures	1,419 77
Total	8,095 23
Total Admitted Assets.....	\$340,712 64

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$89,500 00
Reported, not yet adjusted.....	23,000 00
Total	\$112,500 00
Reserve or emergency fund under section 205, New York Insur- ance Law	43,185 70
Advance premiums or assessments	12,751 28
Total Liabilities	\$168,436 98

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	13,024	\$24,058,500	7,294	\$13,009,500
Written in 1913.....	1,741	2,943,500	907	1,380,000
Increased in 1913.....	.....	8,500	.....	6,500
Totals	14,765	\$27,010,500	8,201	\$14,396,000
Deduct terminated or decreased in 1913.....	1,349	2,535,000	665	1,147,500
Total benefit certificates in force December 31, 1913	13,416	\$24,475,500	7,536	\$13,248,500
Terminated by death in 1913.....	215	429,500	143	294,000
Terminated by lapse in 1913.....	1,122	2,025,000	515	817,000
Terminated by not taken in 1913	12	19,500	7	11,000
Decreased in 1913.....	.....	61,000	.....	25,500
Received in 1913 from members in New York.....				\$307,846 92

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	56	\$120,500	38	\$89,500
Incurred in 1913.....	212	426,700	140	290,000
Totals	268	\$547,200	178	\$379,500
Paid in 1913.....	207	431,888	143	312,500
Balance	61	\$115,312	35	\$67,000
Saved by compromising or scaling down in 1913.....	.....	812	.....	.....
Rejected in 1913.....	2	2,000	1	1,000
Claims unpaid December 31, 1913	59	\$112,500	34	\$66,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	3	\$4,000	3	\$4,000
Paid in 1913.....	3	2,000	3	2,000
Balance .....	.....	\$2,000	.....	\$2,000
Saved by compromising or scaling down in 1913.....	.....	2,000	.....	2,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Municipal G & E Co Rochester N Y 1942 4½s	\$4,875	\$5,000	\$4,500
Pere Marq R R 1932 4½s.....	4,988	5,000	4,000
Chi R I & Pac Ry 1934 4s.....	9,575	10,000	7,200
Pere Marq R R 1932 4½s.....	5,000	5,000	4,000

	Book value	Par value	Market value
Binghamton Ry 1923 5s.....	\$5,000	\$5,000	\$4,850
Buffalo Ry 1931 5s.....	10,550	10,000	10,200
Houston E & W Tex Ry 1933 5s.....	5,000	5,000	5,100
Buffalo & Swestern Ry 1918 5s.....	10,000	10,000	10,000
Buffalo Ry 1931 5s.....	5,175	5,000	5,100
Peoria Ry Term Co 1937 4s.....	5,180	6,000	5,100
Buffalo & Susquehanna Iron Co 1932 5s.....	4,962	5,000	4,550
Buffalo Ry 1931 5s.....	10,400	10,000	10,200
Peoria Ry Term Co 1937 4s.....	9,680	11,000	9,350
Hudson & Manhattan Equip 1918 5s.....	4,805	5,000	4,850
Canadian North Ry Equip 1914 4½s.....	4,892	5,000	5,000
Hydraulic Pwr Co Niagara Falls N Y 1950 5s	20,000	20,000	20,400
The Niagara Falls Power Co Niagara Falls N Y 1932 5s	5,050	5,000	5,000
The Niagara Falls Power Co Niagara Falls N Y 1932 5s	1,000	1,000	1,000
Union Pac R R 2008 4s.....	4,775	5,000	4,550
Chi Burl & Q coll 1921 4s.....	4,787	5,000	4,750
Reading Co & Phila & Read C & I Co 1997 4s	4,838	5,000	4,650
North Pac R R 1997 4s.....	4,912	5,000	4,650
The Edmonton (Alberta) School 1953 5s....	4,675	5,000	4,700
Buffalo Ry 1931 5s.....	1,034	1,000	1,020
Buffalo Ry 1931 5s.....	15,529	15,000	15,300
Buffalo Ry 1931 5s.....	2,078	2,000	2,040
Totals.....	<u>\$168,735</u>	<u>\$171,000</u>	<u>\$162,060</u>

**THE MUTUAL BENEFIT ASSOCIATION OF SUFFOLK
COUNTY, N. Y.**

RIVERHEAD, N. Y.**[Commenced business July 6, 1876]****CHARLES M. BLYDENBURGH, President JOHN BAGSHAW, Secretary**
Attorney for service of process in the State of New York, JOSEPH M. BELFORD,
Riverhead, N. Y.**INCOME**

Membership fees	\$40 00	
Assessments or premiums.....	28,518 60	
Net amount received from applicants and members.....		\$28,558 60
Interest on:		
Mortgage loans	\$1,103 95	
Deposits	227 98	
		1,331 93
Total Income		\$29,890 53
Ledger Assets December 31, 1912.....		26,915 21
Total		\$56,805 74

DISBURSEMENTS

Death claims	\$29,000 00
Commissions and fees to agents.....	30 00
Salaries of office employees.....	920 00
Rents	10 00
Advertising, printing and stationery.....	27 50
Postage, express, telegraph and telephone.....	112 00
Legal expenses	97 15
Total Disbursements	\$30,196 65
Balance	\$26,609 09

LEDGER ASSETS

Mortgage loans	\$19,775 00
Deposited in trust companies and banks <i>on interest</i>	5,872 88
Deposited in trust companies and banks <i>not on interest</i>	961 21
Total	\$26,609 09

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	358 11
Total Assets	\$26,967 20

LIABILITIES	
Policy or certificate claims due and unpaid.....	\$1,000 00
Reserve or emergency fund under section 205, New York Insurance Law	4,699 20
Total Liabilities	<u>\$5,699 20</u>

EXHIBIT OF CERTIFICATES		
	Number	Amount
Benefit certificates in force December 31, 1912.....	1,465	\$1,465,000
Written in 1913.....	6	6,000
Totals	<u>1,471</u>	<u>\$1,471,000</u>
Deduct terminated or decreased in 1913.....	47	47,000
Total benefit certificates in force December 31, 1913	1,424	\$1,424,000
Terminated by death in 1913.....	29	29,000
Terminated by lapse in 1913.....	18	18,000

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1912.....	2	\$2,000
Incurred in 1913.....	28	28,000
Totals	<u>30</u>	<u>\$30,000</u>
Paid in 1913.....	29	29,000
Claims unpaid December 31, 1913.....	<u>1</u>	<u>\$1,000</u>

THE MUTUAL BENEFIT ASSOCIATION OF THE FIFTH STREET BAPTIST CHURCH OF TROY, N. Y.

TROY, N. Y.

[Commenced business January 1, 1887]

WALTER J. GRANGER, President

MILTON P. BROWN, Secretary

Attorney for service of process in the State of New York, EDWARD W.

DOUGLASS, 408 Frear Building, Troy, N. Y.

INCOME

Membership fees	\$2 00
First year's assessments or premiums.....	5 75
Subsequent years' assessments or premiums.....	76 75
Other payments by applicants and members.....	1 25
Total Income	\$85 75
Ledger Assets December 31, 1912.....	45 20
Total	\$130 95

DISBURSEMENTS

Death claims	\$52 25
Salaries of officers and trustees.....	25 00
Advertising, printing and stationery.....	7 35
Postage, express, telegraph and telephone.....	5 00
Total Disbursements	\$89 60
Balance	\$41 35

LEDGER ASSETS

Deposited in trust companies and banks <i>not on interest</i>	\$36 60
Cash in association's office.....	4 75
Total	\$41 35

NON-LEDGER ASSETS

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	21 00
Stationery, stamped envelopes and seal.....	11 00
Gross Assets	\$73 35

DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	\$21 00
Stationery, stamped envelopes and seal.....	11 00
Total	32 00
Total Admitted Assets.....	\$41 35

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$25 50
Reserve or emergency fund under section 205, New York Insurance Law	34 75
Salaries and miscellaneous accounts.....	3 35
Total Liabilities	\$63 60

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	100	.....	94	.....
Written in 1913.....	9	.....	9	.....
Totals	109	.....	103	.....
Deduct terminated or decreased in 1913.....	7	.....	6	.....
Total benefit certificates in force December 31, 1913	102	.....	97	.....
Terminated by death in 1913.	3	.....	2	.....
Terminated by lapse in 1913.	1	.....	1	.....
Terminated by request in 1913	3	.....	3	.....

Received in 1913 from members in New York:	
Mortuary	\$52 50
Expense	25 00
Total	\$77 50

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	3	\$78	2	\$51
Paid in 1913.....	2	52	1	25
Claims unpaid December 31, 1913	1	\$26	1	\$26

NATIONAL ACCIDENT SOCIETY

No. 320 BROADWAY, NEW YORK

[Commenced business December 15, 1885]

EDWARD A. BARNUM, President

ALFRED A. WALLACE, Secretary

Attorney for service of process in the State of New York, ELGIN L. MCBURNEY
of MCBURNEY & MCBURNEY, No. 302 Broadway, New York

INCOME

Membership fees	\$5,356 00	
First year's assessments or premiums.....	29,877 33	
	<hr/>	
Total	\$35,233 33	
Deduct payments returned to applicants and members	678 13	
	<hr/>	
Net amount received from applicants and members.....		\$34,555 20
Interest on:		
Bonds and stocks.....	\$2,310 00	
Deposits	53 97	
	<hr/>	
		2,363 97
Gross increase, by adjustment, in book value of ledger assets, <i>viz.</i> :		
Bonds		7 88
		<hr/>
Total Income		\$36,927 05
Ledger Assets December 31, 1912.....		60,322 87
		<hr/>
Total		\$97,249 92
		<hr/>

DISBURSEMENTS

Death claims	\$200 00	
Sick and accident claims.....	11,560 73	
	<hr/>	
Total payments to members.....		\$11,760 73
Commissions and fees to agents.....		10,359 38
Salaries of managers and agents.....		960 00
Salaries and other compensation of officers and trustees.....		6,280 00
Salaries of office employees.....		2,314 83
Medical examiners' fees and salaries.....		23 00
Traveling and other expenses of officers, trustees, agents and committees		52 99
Insurance department fees and licenses.....		415 92
Taxes		149 92
Rents		1,935 00
Advertising, printing and stationery.....		1,964 14
Postage, express, telegraph and telephone.....		1,447 58
Legal expenses		859 68
Miscellaneous		364 05

1913]

NATIONAL ACCIDENT SOCIETY

43

Adjusting claims	\$503 00
Agents' balances charged off.....	29 87
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	19 44

Total Disbursements **\$39,439 53**

Balance **\$57,810 39**

LEDGER ASSETS

Book value of bonds, \$42,272.65; stocks, \$6,350.....	\$48,622 65
Deposited in trust companies and banks <i>on interest</i>	3,197 33
Deposited in trust companies and banks <i>not on interest</i>	1,086 93
Cash in association's office.....	1,056 24
Agents' balances, net.....	735 24
Bills receivable	1,500 00
Furniture and fixtures.....	1,562 00
Total	\$57,810 39

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$750 00
Other assets	25 23
Total	775 23
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	7,832 58
Supplies and printed matter.....	600 00
Gross Assets	\$67,018 20

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances.....	\$790 44
Bills receivable	1,500 00
Book value of bonds and stocks over market value	4,482 65
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	2,869 18
Furniture and fixtures, \$1,562; supplies and printed matter, \$600.....	2,162 00
Total	11,804 27
Total Admitted Assets.....	\$55,213 93

LIABILITIES

Policy or certificate claims:	
Resisted	\$3,154 00
Reported, not yet adjusted.....	1,809 40
Total	\$4,963 40
Reserve or emergency fund under section 205, New York Insur- ance Law	8,695 50
Advance premiums or assessments.....	1,423 45
Total Liabilities	\$15,082 35

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	3,314	\$7,476,000	2,043	\$4,873,300
Written in 1913.....	2,257	1,565,650	1,171	871,750
Totals	5,571	\$9,041,650	3,214	\$5,745,050
Deduct terminated or decreased in 1913.....	2,181	2,645,550	1,407	1,912,250
Total benefit certificates in force December 31, 1913	3,390	\$6,396,100	1,807	\$3,832,800
Terminated by lapses in 1913.	2,181	2,645,550	1,407	1,912,250
Received in 1913 from members in New York:				
Sick and accident.....				\$2,976 88
Expense				5,953 75
Total				\$8,930 63

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	5	\$2,508	1	\$1,000
Incurred in 1913.....	2	742	3	800
Totals	7	\$3,250	4	\$1,800
Paid in 1913	2	200	2	200
Claims unpaid December 31, 1913	5	\$3,050	2	\$1,600

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	81	\$2,344	14	\$183
Incurred in 1913.....	495	11,130	120	2,932
Totals	576	\$13,474	134	\$3,115
Paid in 1913	500	11,561	117	2,740
Claims unpaid December 31, 1913	76	\$1,913	17	\$375

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Bonds:			
United States consol 1930 2s.....	\$1,011	\$1,000	\$980
Buff Roch & Pitts R R coup ser A 1919 4½s	2,012	2,000	1,960
Buff Roch & Pitts R R coup ser B 1920 4½s	8,090	8,000	7,840
Chi R I & Pac ref coup 1934 4s.....	4,891	5,000	3,600
Nassau Elec (B R T) 1951 4s.....	4,568	5,000	3,650
Norfolk & So R R 1st 1954 5s.....	20,566	20,000	19,400
West Shore 2361 4s.....	1,134	1,000	910
Stocks:			
100 Kansas City So Ry pfd.....	6,850	10,000	5,800
Totals	\$48,622	\$52,000	\$44,140

NEW YORK CASUALTY COMPANY

No. 298 MAIN STREET, BUFFALO, N. Y.

[Commenced business August 21, 1886]

SEYMOUR P. WHITE, President

HENRY V. HUCKER, Secretary

Attorney for service of process in the State of New York, WALTER C. BARKER,
No. 298 Main street, Buffalo, N. Y.

INCOME

Assessments or premiums.....	\$25,018 92	
Deduct payments returned to applicants and members	126 95	
	<hr/>	
Net amount received from applicants and members.....	\$24,891 97	
Payment Buffalo Agency Company account contract.....	662 07	
	<hr/>	
Total Income	\$25,554 04	
Ledger Assets December 31, 1912.....	1,542 28	
	<hr/>	
Total	\$27,096 32	

DISBURSEMENTS

Death claims	\$200 00	
Sick and accident claims.....	9,861 66	
	<hr/>	
Total payments to members.....	\$10,061 66	
Commissions and fees to agents.....	6,284 31	
Salaries of managers and agents.....	606 45	
Salaries of officers and trustees.....	1,740 03	
Salaries of office employees.....	1,605 00	
Medical examiners' fees and salaries.....	579 25	
Traveling and other expenses of officers, trustees, agents and committees	1,381 99	
Insurance department fees and licenses.....	10 50	
Rents	1,562 50	
Advertising, printing and stationery.....	609 68	
Postage, express, telegraph and telephone.....	551 90	
Legal expenses	24 45	
Miscellaneous	224 09	
Claim expense	87 85	
	<hr/>	
Total Disbursements	\$25,329 66	
	<hr/>	
Balance	\$1,766 66	

LEDGER ASSETS

Deposited in trust companies and banks <i>not on interest</i>	\$605 37
Cash in association's office.....	785 21
Agents' balances, net.....	376 08
	<hr/>
Total	\$1,766 66

NON-LEDGER ASSETS

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	2,604 00
	<hr/>
Gross Assets	\$4,370 66

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances.....	\$390 71	
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	1,017 72	
Total		\$1,408 43
Total Admitted Assets.....		<u>\$2,962 23</u>

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,536 28	
Reserve or emergency fund under section 205, New York Insurance Law	612 00	
Salaries and miscellaneous accounts.....	55 62	
Advance premiums or assessments.....	79 43	
Total Liabilities		<u>\$2,333 33</u>

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	1,776	\$677,050
Written in 1913.....	1,071	400,150
Totals	2,847	\$1,077,200
Deduct terminated or decreased in 1913.....	908	312,450
Total benefit certificates in force December 31, 1913	1,939	\$764,750
Terminated by death in 1913.....	2	500
Terminated by lapse in 1913.....	906	311,950
Received in 1913 from members in New York.....		<u>\$24,891 97</u>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	2	\$500
Paid in 1913.....	1	200
Claims unpaid December 31, 1913.....	1	<u>\$300</u>

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	71	\$1,662
Incurred in 1913.....	589	11,448
Totals	660	\$13,110
Paid in 1913.....	575	9,862
Rejected in 1913.....	29	\$1,662
Claims unpaid December 31, 1913.....	56	<u>1,586</u>

THE NEW YORK PHYSICIANS' MUTUAL AID ASSOCIATION

No. 17 WEST FORTY-THIRD STREET, NEW YORK

[Commenced business June, 1868]

WILLIAM F. MITTENDORF, President A. EDWARD DAVIS, Secretary
Attorney for service of process in the State of New York, DANIEL LEWIS,
No. 616 Madison avenue, New York

INCOME

Membership fees	\$969 00	
Assessments or premiums.....	40,673 70	
New certificates issued.....	18 00	
		<hr/>
Net amount received from applicants and members.....		\$41,660 70
Interest on:		
Mortgage loans	\$3,010 01	
Deposits	247 94	
		<hr/>
		3,257 95
Profit and loss.....		40 07
		<hr/>
Total Income		\$44,958 72
Ledger Assets December 31, 1912.....		83,960 34
		<hr/>
Total		\$128,919 06

DISBURSEMENTS

Death claims	\$39,000 00	
Loans to sick members.....	50 00	
		<hr/>
Total payments to members.....		\$39,050 00
Salaries of office employees.....		1,200 00
Medical examiners' fees and salaries.....		2,120 00
Rents		75 00
Advertising, printing and stationery.....		978 41
Postage, express, telegraph and telephone.....		100 00
Miscellaneous		471 73
		<hr/>
Total Disbursements		\$43,995 14
		<hr/>
Balance		\$84,923 92

LEDGER ASSETS

Mortgage loans	\$67,500 00
Deposited in trust companies and banks <i>on interest</i>	5,554 34
Deposited in trust companies and banks <i>not on interest</i>	11,383 34
Cash in association's office.....	486 24
	<hr/>
Total	\$84,923 92

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	1,653 01
Loans to sick members.....	1,997 00
	<hr/>
Gross Assets ..	\$88,573 93

DEDUCT ASSETS NOT ADMITTED

Loans to sick members.....	\$1,997 00
Total Admitted Assets.....	\$86,576 93

LIABILITIES

Policy or certificate claims due and unpaid.....	\$10,000 00
Reserve or emergency fund under section 205, New York Insurance Law	4,764 00
Total Liabilities	\$14,764 00

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	2,227	\$2,227,000
Written in 1913.....	267	267,000
Totals	2,494	\$2,494,000
Deduct terminated or decreased in 1913.....	112	112,000
Total benefit certificates in force December 31, 1913	2,382	\$2,382,000
Terminated by death in 1913.....	39	39,000
Terminated by lapse in 1913.....	68	68,000
Terminated by resignation in 1913.....	5	5,000
Received in 1913 from members in New York:		
Mortuary		\$40,673 70

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	6	\$6,000
Incurred in 1913.....	43	43,000
Totals	49	\$49,000
Paid in 1913.....	39	39,000
Claims unpaid December 31, 1913.....	10	\$10,000

NEW YORK SAFETY RESERVE FUND

SYRACUSE, N. Y.

[Commenced business September 8, 1888]

ERNEST R. DEMING, President

G. HERBERT BRYAN, Secretary

Attorney for service of process in the State of New York, **E. R. DEMING,**
No. 208 Gridley Building, Syracuse, N. Y.

INCOME

First year's assessments or premiums.....	\$41,350 73	
Subsequent years' assessments or premiums...	51,829 23	
	<hr/>	
Total	\$93,179 96	
Deduct payments returned to applicants and members	336 20	
	<hr/>	
Net amount received from applicants and members.....		\$92,843 76
Interest on:		
Mortgage loans	\$1,297 71	
Bonds	1,465 27	
Deposits	189 67	
Other sources	697 15	
	<hr/>	
		3,649 80
Loans repaid by policyholders.....		4,781 50
		<hr/>
Total Income		\$101,275 06
Ledger Assets December 31, 1912.....		91,381 68
		<hr/>
Total		\$192,656 74

DISBURSEMENTS

Death claims	\$8,355 18	
Sick and accident claims.....	28,555 08	
Dividends on combination policies dated 1908.	50,774 35	
	<hr/>	
Total payments to members		\$87,684 61
Commissions and fees to agents.....		22,866 16
Salaries of managers and agents.....		8,314 00
Salaries and other compensation of officers and trustees.....		5,385 00
Salaries of office employees.....		6,809 07
Medical examiners' fees and salaries.....		1,325 18
Traveling and other expenses of officers, trustees, agents and committees		5,738 44
Insurance department fees and licenses.....		1,365 36
Rents		2,990 26
Advertising, printing and stationery.....		3,367 65
Postage, express, telegraph and telephone.....		3,182 81
Legal expenses		790 71
Real estate appraisal fees.....		70 00
Furniture and fixtures, etc.....		335 78
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		353 05
		<hr/>
Total Disbursements		\$150,578 08
		<hr/>
Balance		\$42,078 66

LEDGER ASSETS

Mortgage loans		\$5,650 00
Book value of bonds.....		27,755 00
Deposited in trust companies and banks on interest	\$4,872 08	
Deposited in trust companies and banks not on interest	1,340 27	
Cash in association's home office.....	603 07	
Cash in association's branch offices.....	636 57	
		<u>7,451 99</u>
Agents' balances, net.....		1,221 67
		<u>1,221 67</u>
Total		\$42,078 66

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	\$100 20	
Bonds	1,062 50	
Other assets	10 60	
		<u>1,173 30</u>
Total		1,173 30
Premiums or assessments actually collected by agencies not yet turned over to association and mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued.....		4,263 67
		<u>4,263 67</u>
Gross Assets		\$47,515 63

DEDUCT ASSETS NOT ADMITTED

Agents' balances, notes and charge slips in offices	\$1,221 67	
Due and accrued interest on bonds in default..	933 33	
Book value of bonds over market value.....	11,255 00	
Deposit Carnegie Trust Company, \$23.28; Binghamton Trust Company, \$299.66, in liquidation	322 94	
		<u>13,732 94</u>
Total		13,732 94
Total Admitted Assets.....		\$33,782 69

LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$307 02	
Adjusted, not yet due.....	399 00	
Resisted	250 00	
Reported, not yet adjusted.....	2,352 37	
		<u>\$3,308 39</u>
Total		\$3,308 39
Reserve or emergency fund under section 205, New York Insur- ance Law		2,335 52
Salaries and miscellaneous accounts.....		129 35
Commissions to agents due or accrued.....		511 64
Advance premiums or assessments		919 20
Dividends on 1908 policies due and unpaid.....		5,044 48
		<u>\$12,248 58</u>
Total Liabilities		\$12,248 58

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	7,051	.....	5,878	.....
Written in 1913.....	6,780	.....	5,659	.....
Totals	13,831	.....	11,537	.....
Deduct terminated or decreased in 1913.....	7,455	.....	5,863	.....
Total benefit certificates in force December 31, 1913	6,376	.....	5,669	.....
Terminated by death in 1913.	55	.....	49	.....
Terminated by lapse in 1913.	6,536	.....	5,077	.....
Terminated by ——— in 1913	864	.....	742	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	11	\$2,050 00	8	\$1,625 00
Incurred in 1913.....	55	7,937 91	49	7,433 81
Totals	66	\$9,987 91	57	\$9,058 81
Paid in 1913.....	57	8,355 18	49	7,476 08
Balance	9	\$1,632 73	8	\$1,582 73
Saved by compromising or scaling down in 1913.....	.....	570 23	.....	570 23
Rejected in 1913.....	2	200 00	2	200 00
Claims unpaid December 31, 1913	7	\$862 50	6	\$812 50

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	17	\$526 17	14	\$332 00
Incurred in 1913.....	1,879	31,107 08	1,585	19,341 23
Totals	1,896	\$31,633 25	1,599	\$20,173 23
Paid in 1913.....	1,748	28,555 08	1,455	17,195 06
Rejected in 1913.....	20	243 00	20	243 00
Claims unpaid December 31, 1913	128	2,835 17	124	2,735 17

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chi & Alton Ry 1950 3 $\frac{1}{2}$ s.....	\$1,522	\$2,000	\$1,080
Chi & Alton Ry 1950 3 $\frac{1}{2}$ s.....	2,273	8,000	1,620
Buffalo & Lake Erie Tr Co 1936 5s.....	14,560	16,000	4,800
Buffalo & Lacka Tr Co 1928 5s.....	9,400	10,000	9,000
Totals.	\$27,755	\$31,000	\$16,500

THE POSTAL EMPLOYEES' MUTUAL AID ASSOCIATION

FEDERAL BUILDING, NEW YORK

[Commenced business July 23, 1895]

JOHN J. McCRUM, President

BERNHARDT BLOCH, Secretary

Attorney for service of process in the State of New York, E. J. DUNPHY,
No. 8 Broad street, New York

INCOME

Semi-annual dues	\$1,019 00
Assessments or premiums.....	18,471 40
Changing policies	14 50
Net amount received from applicants and members.....	\$19,504 90
Interest on deposits.....	887 25
Benefit held August 31, 1912.....	736 45
Benefit held April 1, 1913.....	1,889 92
Benefit held August 26, 1913.....	1,000 00
Total Income	\$24,018 52
Ledger Assets December 31, 1912.....	28,781 36
Total	\$52,799 88

DISBURSEMENTS

Death claims	\$18,000 00
Commissions and fees to agents.....	406 92
Salaries of officers and trustees.....	350 00
Rents	26 00
Advertising, printing and stationery.....	64 75
Postage, express, telegraph and telephone.....	83 72
Miscellaneous	5 20
Total Disbursements	\$18,936 59
Balance	\$33,863 29

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$33,863 29
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NON-LEDGER ASSETS

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,079 90
Picnic held August 26, 1913, proceeds not turned in.....	375 00
Gross Assets	\$35,318 19

DEDUCT ASSETS NOT ADMITTED

Proceeds from picnic.....	375 00
Total Admitted Assets	\$34,943 19

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$2,000 00
Reserve or emergency fund under section 205, New York Insurance Law	2,235 05
Total Liabilities	\$4,235 05

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	1,029	\$1,029,000
Written in 1913.....	15	15,000
Totals	1,044	\$1,044,000
Deduct terminated or decreased in 1913.....	35	35,000
Total benefit certificates in force December 31, 1913	1,009	\$1,009,000
Terminated by death in 1913.....	18	18,000
Terminated by lapse in 1913.....	17	17,000
Received in 1913 from members in New York:		
Mortuary		\$18,471 40
Expense		1,019 00
Total		\$19,490 40

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	2	\$2,000
Incurred in 1913.....	18	18,000
Totals	20	\$20,000
Paid in 1913	18	18,000
Claims unpaid December 31, 1913	2	\$2,000

THE PROVIDENT ASSOCIATION OF NEWTOWN, LONG ISLAND

MASPETH, BOROUGH OF QUEENS, NEW YORK

[Commenced business January 8, 1883]

NATHANIEL WING, President

GEORGE W. CADWELL, Secretary

Attorney for service of process in the State of New York, JOHN E. VAN

NOSTRAND, No. 206 Broadway, New York

INCOME

Assessments or premiums.....	\$1,447 40
Interest on deposits.....	65 80
Assessments advanced by treasurer.....	16 87
Total Income	\$1,530 07
Ledger Assets December 31, 1912.....	1,070 93
Total	\$2,601 00

DISBURSEMENTS

Death claims	\$1,017 00
Collection and remittance of fees, dues, assessments and pre- miums	68 97
Printing and stationery.....	14 83
Postage and telephone.....	43 26
Annual reports	25 00
Total Disbursements	\$1,169 06
Balance	\$1,431 94

LEDGER ASSETS

Deposited in trust companies and banks on interest.....	\$1,394 52
Cash in association's office.....	37 42
Total Assets.....	\$1,431 94

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$319 00
Reserve or emergency fund under section 205, New York Insur- ance Law	525 00
Assessments advanced by treasurer.....	17 20
Total Liabilities	\$861 20

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	345	\$345
Deduct terminated or decreased in 1913.....	26	26
<hr/>		
Total benefit certificates in force December 31, 1913	319	\$319
Terminated by death in 1913.....	4	4
Terminated by non-payment of assessments in 1913..	22	22
<hr/>		

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	4	\$1, 336
Paid in 1913.....	3	1, 017
<hr/>		
Claims unpaid December 31, 1913.....	1	319
<hr/>		

ST. LAWRENCE LIFE ASSOCIATION

No. 100 WILLIAM STREET, NEW YORK

[Commenced business September, 1882]

JOHN J. BARNSDALL, President

E. E. MEARES, Secretary

Attorney for service of process in the State of New York, CHARLES H. LOVETT,
Mt. Vernon, N. Y.

INCOME

Membership fees	\$547 00	
First year's assessments or premiums.....	10,420 43	
Subsequent years' assessments or premiums..	21,261 65	
Medical examiners' fees.....	3 50	
Other payments by applicants and members...	30 88	
	<hr/>	
Total	\$32,263 46	
Deduct payments returned to applicants and members	35 31	
	<hr/>	
Net amount received from applicants and members.....		\$32,228 15
Interest on deposits		846 12
Miscellaneous		366 68
		<hr/>
Total Income		\$33,440 95
Ledger Assets December 31, 1912.....		24,867 68
		<hr/>
Total		\$58,308 63

DISBURSEMENTS

Death claims	\$1,565 66	
Sick and accident claims.....	7,627 33	
Dividends to policyholders.....	1,715 36	
	<hr/>	
Total payments to members.....		\$10,908 35
Commissions and fees to agents.....		4,408 27
Salaries of managers and agents.....		2,570 00
Salaries and other compensation of officers and trustees.....		4,833 50
Salaries of office employees.....		2,044 56
Medical examiners' fees and salaries.....		6 00
Traveling and other expenses of officers, trustees, agents and committees		989 20
Collection and remittance of fees, dues, assessments and pre- miums		1,950 78
Insurance department fees and licenses		43 63
Taxes		67 52
Rents		1,298 70
Advertising, printing and stationery.....		671 16
Postage, express, telegraph and telephone.....		589 75
Legal expenses		337 50
Furniture and fixtures		78 20
Button account		31 30
		<hr/>
Total Disbursements		\$30,828 42
		<hr/>
Balance		\$27,480 21

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$22,423 36
Deposited in trust companies and banks <i>not on interest</i>	1,570 11
Cash in association's office.....	545 95
Agents' balances, net.....	2,570 16
Premium liens	166 49
Deposit with American Surety Co.....	204 14
Total	\$27,480 21

NON-LEDGER ASSETS

Premiums or assessments actually collected by agencies not yet turned over to association.....	260 25
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	1,966 93
Furniture and fixtures	1,837 33
Gross Assets	\$31,545 22

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances.....	\$2,583 76
Deposit with American Surety Co.....	204 14
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims	1,667 04
Furniture and fixtures.....	1,837 83
Premium liens	166 49
Total	6,459 26
Total Admitted Assets.....	\$25,085 96

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$282 00
Reported, not yet adjusted	17 89
Total	\$299 89
Reserve or emergency fund under section 205, New York Insurance Law	2,533 79
Advance premiums or assessments.....	19 40
Agents' cash bond	199 00
Total Liabilities	\$3,052 08

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	2,957	\$358,728 36	2,570	\$324,047 01
Written in 1913.....	1,898	190,000 83	1,651	160,841 15
Totals	4,855	\$548,729 19	4,221	\$484,888 16
Deduct terminated or decreased in 1913.....	1,845	195,146 67	1,591	172,303 16
Total benefit certificates in force December 31, 1913	3,010	\$353,582 52	2,630	\$312,585 00
Terminated by death in 1913	21	1,642 66	15	1,298 66
Terminated by lapse in 1913	1,824	193,504 01	1,576	171,004 50

Received in 1913 from members in New York:

Mortuary	\$101 65
Sick, accident and funeral.....	27,080 18
Total	\$27,181 83

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1	\$200 00	1	\$200 00
Incurred in 1913.....	21	1,642 66	15	1,298 66
Totals	22	\$1,842 66	16	\$1,498 66
Paid in 1913.....	20	1,565 66	14	1,221 66
Claims unpaid December 31, 1913	2	\$277 00	2	\$277 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	24	\$135 40	15	\$92 55
Incurred in 1913.....	625	7,605 96	551	6,302 06
Totals	649	\$7,741 36	566	\$6,394 61
Paid in 1913.....	632	7,627 33	555	6,323 40
Rejected in 1913.....	14	91 14	8	48 32
Claims unpaid December 31, 1913	3	22 89	3	22 89

SEVENTH REGIMENT VETERAN AND ACTIVE LEAGUE

No. 149 BROADWAY, NEW YORK

[Commenced business November 12, 1884]

ROBERT McLEAN, President

WILBUR F. BROWN, Secretary

Attorney for service of process in the State of New York, CHARLES M.
LYDECKER, No. 2 Rector street, New York

INCOME

Membership fees	\$692 75	
Assessments or premiums.....	3,835 45	
Advance payments	1,359 50	
Exchange	4 36	
	<hr/>	
Net amount received from applicants and members.....		\$5,892 06
Interest on:		
Mortgage loans	\$228 61	
Bonds	17 78	
Deposits	384 25	
	<hr/>	
		630 64
Profit and loss.....		14 61
Gross increase, by adjustment, in book value of ledger assets, <i>vis.:</i>		
Bonds		155 00
		<hr/>
Total Income		\$6,692 31
Ledger Assets December 31, 1912.....		17,765 75
		<hr/>
Total		<u>\$24,458 06</u>

DISBURSEMENTS

Death claims	\$5,500 00
Salaries of officers.....	720 00
Rents	75 00
Advertising, printing and stationery.....	80 80
Postage, express, telegraph and telephone.....	50 17
Miscellaneous	7 50
	<hr/>
Total Disbursements	\$6,433 47
	<hr/>
Balance	<u>\$18,024 59</u>

LEDGER ASSETS

Mortgage loans	\$8,250 00
Book value of bonds.....	4,155 00
Deposited in trust companies and banks <i>on interest</i>	5,619 59
	<hr/>
Total	<u>\$18,024 59</u>

60 SEVENTH REGIMENT VETERAN AND ACTIVE LEAGUE [1913

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$105 41	
Bonds	60 00	
Total		\$165 41
Market value of bonds over book value.....		5 00
Fixtures		75 00
Gross Assets		<u>\$18,270 00</u>

DEDUCT ASSETS NOT ADMITTED

Fixtures	75 00
Total Admitted Assets.....	<u><u>\$18,195 00</u></u>

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due.....	\$2,500 00	
Reported, not yet adjusted.....	1,000 00	
Total		\$3,500 00
Reserve or emergency fund under section 205, New York Insurance Law		500 00
Salaries and miscellaneous accounts.....		331 25
Advance premiums or assessments.....		868 48
Total Liabilities		<u><u>\$5,199 73</u></u>

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	433	\$216,500
Written in 1913.....	20	10,000
Totals	453	\$226,500
Deduct terminated or decreased in 1913.....	28	14,000
Total benefit certificates in force December 31, 1913	425	\$212,500
Terminated by death in 1913.....	13	6,500
Terminated by lapse in 1913.....	12	6,000
Terminated by ——— 1913	3	1,500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	5	\$2,600
Incurred in 1913.....	13	6,500
Totals	18	\$9,000
Paid in 1913.....	11	5,500
Claims unpaid December 31, 1913.....	7	\$3,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City Municipal 1968 4½s.....	\$4,155	\$4,000	\$4,160

STAFFORD BENEFIT ASSOCIATION

STAFFORD, GENESEE COUNTY, N. Y.

[Commenced business June 19, 1877]

JAMES A. NORTH, President

EDWARD M. PAMPHILON, Secretary

Attorney for service of process in the State of New York, S. M. NORTH,
Batavia, N. Y.

INCOME

Assessments or premiums.....	\$10,245 60
Semi-annual dues.....	781 50
Net amount received from applicants and members.....	\$11,027 10
Interest on deposits.....	30 24
Total Income	\$11,057 34
Ledger Assets December 31, 1912.....	1,345 93
Total	\$12,403 27

DISBURSEMENTS

Death claims	\$10,500 00
Commissions and fees to agents.....	285 00
Salaries of agents.....	50 00
Salaries of officers.....	250 00
Medical examiners' fees and salaries.....	95 50
Rents	2 50
Advertising, printing and stationery.....	18 65
Postage and express.....	78 00
Miscellaneous	1 85
Total Disbursements	\$11,281 50
Balance	\$1,121 77

LEDGER ASSETS

Deposited in banks <i>on interest</i>	\$1,038 81
Deposited in banks <i>not on interest</i>	82 96
Total Assets	\$1,121 77

LIABILITIES

Policy or certificate claims due and unpaid.....	\$3,000 00
Reserve or emergency fund under section 205, New York Insurance Law	755 80
Total Liabilities	\$3,755 80

NOTE BY DEPARTMENT.—In accordance with a sworn statement executed by the president of the association and filed with the Department on August 14, 1914, there was collected by the association on account of a special assessment levied upon its membership, under departmental requirement, the sum of \$2,900.80.

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	778	.....
Written in 1913.....	68	.....
	<hr/>	<hr/>
Totals	846	.....
Deduct terminated or decreased in 1913.....	27	.....
	<hr/>	<hr/>
Total benefit certificates in force December 31, 1913	819	.....
Terminated by death in 1913.....	22	.....
Terminated by lapse in 1913.....	5	.....
	<hr/>	<hr/>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	5	\$2,500
Incurred in 1913.....	22	11,000
	<hr/>	<hr/>
Totals	27	\$13,500
Paid in 1913.....	21	10,500
	<hr/>	<hr/>
Claims unpaid December 31, 1913.....	6	\$3,000
	<hr/>	<hr/>

THE SWEDISH MUTUAL AID SOCIETY "SCANDIA" IN NEW YORK

No. 132 NASSAU STREET, NEW YORK

[Commenced business April 2, 1885]

EMIL F. JOHNSON, President

ELIAS JOHNSON, Secretary

Attorney for service of process in the State of New York, FRANK CARLSON,
No. 182 Nassau street, New York

INCOME

Membership fees	\$260 00	
Assessments or premiums.....	30,167 03	
Net amount received from applicants and members.....		\$30,427 03
Interest on:		
Mortgage loans	\$1,981 33	
Deposits	832 15	
		2,813 48
Total Income		\$33,240 51
Ledger Assets December 31, 1912.....		62,329 61
Total		\$95,570 12

DISBURSEMENTS

Death claims	\$27,000 00
Commissions and fees to agents.....	709 95
Salaries of officers and trustees.....	1,250 00
Salaries and other compensation of committees.....	21 00
Medical examiners' fees and salaries.....	85 50
Traveling and other expenses of officers, trustees, agents and committees	76 00
Collection and remittance of fees, dues, assessments and premiums	51 71
Rents	142 00
Advertising, printing and stationery.....	236 95
Postage, express, telegraph and telephone.....	281 50
Miscellaneous	40 10
Total Disbursements	\$29,894 71
Balance	\$65,675 41

LEDGER ASSETS

Mortgage loans	\$36,300 00
Deposited in trust companies and banks <i>on interest</i>	28,879 81
Cash in association's office.....	495 60
Total Assets	\$65,675 41

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$2,000 00
Reserve or emergency fund under section 205, New York Insurance Law	7,500 00
Total Liabilities	\$9,500 00

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	1,983	\$1,665.500
Written in 1913.....	71	55.500
Totals	2,054	\$1,721,000
Deduct terminated or decreased in 1913.....	95	79,000
Total benefit certificates in force December 31, 1913	1,959	\$1,642.000
Terminated by death in 1913.....	32	28,000
Terminated by lapse in 1913.....	63	51,000
Decreased in 1913.....	.....	23.500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	1	\$1.000
Incurred in 1913.....	32	28.000
Totals	33	\$29.000
Paid in 1913.....	31	27.000
Claims unpaid December 31, 1913.....	2	\$2.000

TELEGRAPH AND TELEPHONE LIFE INSURANCE ASSOCIATION

No. 195 BROADWAY, NEW YORK

[Commenced business October 22, 1867]

BELVIDERE BROOKS, President M. J. O'LEARY, Secretary
Attorney for service of process in the State of New York, GEORGE H. FEARONS,
No. 195 Broadway, New York

INCOME		
Membership fees	\$295 00	
Assessments or premiums.....	87,333 44	
Total	\$87,628 44	
Deduct payments returned to applicants and members	12 00	
Net amount received from applicants and members.....		\$87,616 44
Interest on:		
Mortgage loans	\$3,367 50	
Bonds	13,305 00	
Deposits	752 00	
		17,424 50
Total Income		\$105,040 94
Ledger Assets December 31, 1912.....		341,396 52
Total		\$446,437 46

DISBURSEMENTS		
Death claims	\$91,253 00	
Commissions and fees to agents.....	382 00	
Salaries and all other compensation of office employees.....	3,683 60	
Medical examiners' fees.....	96 00	
Traveling and other expenses of officers, trustees, agents and committees	726 25	
Insurance department examination.....	90 30	
Advertising, printing and stationery.....	1,393 49	
Postage, express, telegraph and telephone.....	1,042 19	
Legal expenses	45 48	
Miscellaneous	66 50	
Total Disbursements	\$98,778 81	
Balance		\$347,658 65

LEDGER ASSETS		
Mortgage loans	\$62,700 00	
Book value of bonds.....	270,708 78	
Deposited in trust companies and banks on interest.....	14,249 87	
Total	\$347,658 65	

NON-LEDGER ASSETS

Interest accrued on bonds.....	\$2,112 50
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued	7,532 15
Gross Assets	\$357,303 30

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	15,898 78
Total Admitted Assets.....	\$341,404 52

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$27,800 00
Reserve or emergency fund under section 205, New York Insur- ance Law	5,507 20
Advance premiums or assessments.....	1,136 63
Total Liabilities	\$34,443 83

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	5,457	\$5,036,500
Written in 1913.....	180	158,600
Totals	5,637	\$5,195,000
Deduct terminated or decreased in 1913.....	333	302,500
Total benefit certificates in force December 31, 1913	5,304	\$4,892,500
Terminated by death in 1913.....	107	103,500
Terminated by lapse in 1913.....	226	199,000

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	16	\$15,500
Incurred in 1913.....	108	103,553
Totals	124	\$119,053
Paid in 1913.....	94	91,253
Claims unpaid December 31, 1913.....	30	\$27,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Bellingham Bay & British Columbia R R 1st mtg 1932 5s	\$5,264	\$5,000	\$4,800
Fonda Johnstown & Gloversville R R 1st mtg 1952 4½s	4,561	5,000	4,300
Gary & Interurban R R 1st ref mtg 1930 5s	4,750	5,000	4,600
Hamilton Cataract L P & Tr Co 1st mtg 1943 5s	5,191	5,000	4,850
Jackson Cons Tr Co 1st mtg 1934 5s.....	4,988	5,000	4,850
Kansas City Pac R R 1st mtg 1990 4s.....	7,738	10,000	8,200
Long Isl R R 2d now 1st mtg 1918 7s.....	9,053	7,000	7,560
Mo Pac R R col tr mtg 1917 5s.....	5,206	5,000	4,750
Mo Pac R R 1st mtg 1920 4½s.....	4,990	5,000	4,650
N Y Westctr & Boston R R ser A 1st mtg 1946 5s	4,937	5,000	3,950
Norfolk So R R 1st ref mtg 1961 5s.....	5,050	5,000	4,750
Norfolk & So R R 1st mtg 1954 5s.....	4,688	5,000	4,850

	Book value	Par value	Market value
Pitts McPort & Conville R R con 1st mtg 1931 5s.....	\$5,187	\$5,000	\$5,000
Scioto Val Tr Co 1st mtg 1923 4s.....	5,105	5,000	4,800
South Pac R R col mtg 1949 5s.....	9,112	10,000	9,100
South Ry con 1st mtg 1924 4s.....	11,162	10,000	10,800
United Rys of St L 1st mtg 1934 5s.....	4,400	5,000	3,400
West Penn Rys 1st mtg 1931 4s.....	5,017	5,000	4,800
West Md R R 1st mtg 1952 5s.....	8,881	10,000	7,800
Adirondack Elec Pwr Corp 1st mtg 1962 4s..	5,000	5,000	4,700
Amer Agri Ch Co 1st con mtg 1928 5s.....	4,719	5,000	4,900
Amer Dock & Trust Co 1st mtg 1930 5s.....	4,700	5,000	4,750
Amer T & T Co col mtg 1929 4s.....	9,878	10,000	8,600
Atl City Elec Co 1st mtg 1938 5s.....	4,660	5,000	4,900
City Wtr Pwr Co of Austin Tex 1st s f mtg 1939 5s.....	4,875	5,000	4,850
Commonwtr Wtr Co 1.....	4,900	5,000	4,700
Cumberland T & T Co.....	9,563	10,000	9,900
Eastern Steel Co 1st.....	4,500	5,000	3,750
Gamewell F & T Co 1.....	5,118	5,000	5,000
Grand Rap Musk Pwr 5s... ..	4,911	5,000	4,900
Holmes Elec Pro Co 1.....	4,000	4,000	3,200
Loco & Mach Co of Mo 24 4s.....	4,503	5,000	4,250
Milwaukee Gas Ltg C 1s....	4,864	5,000	4,450
N Y Tel Co 1st s f.....	9,737	10,000	9,500
North West Tel Co 1s.....	10,000	10,000	9,000
Ocean Steamship Co.....	5,000	5,000	5,000
Portsmouth Berkeley 1/2 1st mtg 1944 5s.....	5,051	5,000	3,750
Potomac Elec Power Co conv mtg 1936 5s..	5,030	5,000	4,950
San Diego Cons Gas & El Co 1st mtg 1939 5s	4,953	5,000	4,800
Seattle Lighting Co ref mtg 1949 5s.....	4,875	5,000	4,600
Syracuse Gas Co 1st mtg 1946 5s.....	5,295	5,000	5,050
Trenton Gas & Elec Co 1st mtg 1949 5s....	5,528	5,000	5,100
Union Electric Light & Power Co St Louis 1st mtg 1932 5s.....	4,999	5,000	5,000
United Electric Light & Power Co Baltimore 1st mtg 1929 4 1/2s.....	4,884	5,000	4,500
Utah Light & Power Co con mtg 1930 4s...	4,080	5,000	4,050
Vermont Power & Light Co 1st mtg 1927 5s.	4,910	5,000	4,800
Watauga Power Co of Tenn 1st s f 1952 5s	5,000	5,000	4,950
Totals.....	\$270,709	\$278,000	\$254,910

THE WORKINGMAN'S CO-OPERATIVE ASSOCIATION OF THE UNITED INSURANCE LEAGUE OF NEW YORK

No. 63 PARK ROW, NEW YORK

[Commenced business September 6, 1886]

FRED MARQUARD, President

HENRY B. SALISBURY, Secretary

Attorney for service of process in the State of New York, H. B. SALISBURY,
No. 63 Park Row, New York

INCOME

Weekly assessments or premiums.....	\$56,136 32	
Annual dues	40 00	
Net amount received from applicants and members.....		\$56,176 32
Interest on:		
Bonds	\$1,082 05	
Deposits	324 73	
		1,406 78
Agents' securities on deposit.....		2,233 00
Premium receipt books sold.....		60 82
Agents' deficiencies		277 73
Total Income		\$60,154 70
Ledger Assets December 31, 1912.....		34,614 65
Total		\$94,769 35

DISBURSEMENTS

Death claims	\$9,960 37	
Sick and accident claims.....	4,556 00	
Other payments to members.....	4 40	
Total payments to members.....		\$14,520 77
Commissions and fees to agents.....		10,185 25
Salaries of managers and agents.....		7,753 50
Salaries and other compensation of officers and trustees.....		5,870 00
Salaries of office employees.....		6,872 50
Medical examiners' fees and salaries.....		1,331 75
Rents		900 00
Advertising, printing and stationery.....		596 31
Postage, express, telegraph and telephone.....		212 60
Furniture and fixtures.....		194 85
Interest on agents' cash securities on deposit.....		37 88
Agents' cash securities returned.....		1,822 00
Agents' balances charged off.....		13 33
Total Disbursements		\$50,310 74
Balance		\$44,458 61

LEDGER ASSETS	
Book value of bonds.....	\$38,462 50
Deposited in trust companies and banks <i>on interest</i>	5,656 59
Cash in association's office.....	339 52
Total	<u>\$44,458 61</u>

NON-LEDGER ASSETS	
Interest accrued:	
Bonds	\$261 67
Other assets	100 76
Total	<u>362 43</u>
Gross Assets	<u>\$44,821 04</u>

DEDUCT ASSETS NOT ADMITTED	
Book value of bonds over market value.....	482 50
Total Admitted Assets.....	<u><u>\$44,338 54</u></u>

LIABILITIES	
Policy or certificate claims due and unpaid.....	\$242 00
Reserve or emergency fund under section 205, New York Insurance Law	1,425 30
Advance premiums or assessments.....	158 48
Agents' cash securities on deposit.....	1,753 00
Total Liabilities	<u><u>\$3,578 78</u></u>

EXHIBIT OF CERTIFICATES		
	Number	Amount
Benefit certificates in force December 31, 1912.....	10,268	\$850,782
Written in 1913.....	11,718	855,286
Totals	<u>21,986</u>	<u>\$1,706,068</u>
Deduct terminated or decreased in 1913.....	8,951	642,816
Total benefit certificates in force December 31, 1913	<u>13,035</u>	<u>\$1,063,252</u>
Terminated by death in 1913.....	95	12,281
Terminated by lapse in 1913.....	8,854	630,358
Terminated by cancellation in 1913.....	2	177

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1912.....	1	\$114 00
Incurred in 1913.....	95	10,088 37
Totals	<u>96</u>	<u>\$10,202 37</u>
Paid in 1913.....	93	9,960 37
Claims unpaid December 31, 1913.....	<u>3</u>	<u>\$242 00</u>

EXHIBIT OF SICK AND ACCIDENT CLAIMS		
	Number	Amount
Incurred in 1913.....	596	\$4,556
Paid in 1913.....	<u>596</u>	<u>\$4,556</u>

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Corporate stock city of New York 1957 4s..	\$2,985	\$3,000	\$2,880
Corporate stock city of New York 1957 4s..	980	1,000	960
Corporate stock city of New York 1957 4s..	980	1,000	960
Corporate stock city of New York 1957 4s..	1,968	2,000	1,920
Corporate stock city of New York 1957 4s..	1,968	2,000	1,920
Corporate stock city of New York 1957 4s..	507	500	480
Corporate stock city of New York 1957 4s..	507	500	480
Corporate stock city of New York 1954 3½s.	2,692	3,000	2,550
Corporate stock city of New York 1954 3½s.	3,590	4,000	3,400
Corporate stock city of New York 1959 4s...	1,987	2,000	1,920
Corporate stock city of New York 1958 4s...	994	1,000	960
Corporate stock city of New York 1954 3½s.	4,350	5,000	4,250
Corporate stock city of New York 1953 3½s.	4,112	5,000	4,250
Corporate stock city of New York 1954 3½s.	4,100	5,000	4,250
Corporate stock city of New York 1954 3½s.	4,188	5,000	4,250
Corporate stock city of New York 1954 3½s.	1,703	2,000	1,700
Corporate stock city of New York 1954 3½s.	851	1,000	850
Totals.....	\$38,462	\$43,000	\$37,980

Fraternal Beneficiary Orders or Associations

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF FRATERNAL BENEFICIARY ORDERS OR ASSOCIATIONS AS AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1913.

INDEPENDENT ORDER AHAWAS ISRAEL*

No. 190 BOWERY, NEW YORK

[Commenced business July 5, 1890]

LEONARD A. SNITKIN, President

ISIDOR BERMAN, Secretary

Attorney for service of process in the State of New York, ISIDOR BERMAN,
No. 190 Bowery, New York

INCOME

Membership fees	\$103,113 13
Interest	179 33
Miscellaneous	535 27
Membership certificates, picnic and ball tickets.....	1,207 72
Special tax	7,113 18
Charity tax	1,195 52
Graves sold	210 00
Borrowed money	3,000 00
Total Income	\$116,554 15
Ledger Assets December 31, 1912.....	12,605 20
Total	\$129,159 35

DISBURSEMENTS

Death claims	\$101,031 84
Salaries of deputies and organizers.....	3,063 76
Salaries of officers and trustees.....	1,674 96
Salaries and other compensation of office employees.....	1,609 89
Medical examiners' fees and salaries.....	253 50
Traveling and other expenses of officers, trustees and committees	1,559 52
Insurance department fees	361 98
Rent	953 37
Advertising, printing and stationery.....	1,916 85
Postage, express, telegraph and telephone.....	558 30
Legal expenses	993 85
Furniture and fixtures.....	398 60
Miscellaneous	2,700 46
Cemetery and burials.....	1,623 67
Donations	1,435 00
Check outstanding as of December 31, 1912, not charged against bank account	2,249 38
Note paid of which secretary had no knowledge.....	3,000 00
Total Disbursements	\$125,384 93
Balance	\$3,774 42

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$3,570 80
Cash in association's office, \$.....; in banks <i>not on interest</i>	168 22
Bills receivable, \$.....; organizers' balances, \$.....	35 40
Total	\$3,774 42

* Possession of this association was taken by department under an order of liquidation made by the Supreme Court pursuant to section 63 of Insurance Law May 7, 1914.

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$14,365 66
General and expense fund.....	3,656 56
Reserve fund	386 49
Assessments issued not yet collected.....	7,733 48
Special tax issued not yet collected.....	8,013 60
Gross Assets	\$37,930 21

DEDUCT ASSETS NOT ADMITTED

General and expense fund.....	\$3,656 56
Reserve fund	386 49
Assessments issued not yet collected.....	7,733 48
Spccial tax issued not yet collected.....	8,013 60
Total	19,790 13
Total Admitted Assets.....	\$18,140 08

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$31,176 54
Adjusted, not yet due.....	20,750 00
Reported, not yet adjusted.....	15,500 00
Total	\$67,426 54
Salaries and miscellaneous accounts.....	1,840 21
Borrowed money	3,000 00
Headstone deposits	250 00
Total Liabilities	\$72,516 75

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$6,078 88	\$6,000 00	\$526 32	\$12,605 20
<i>Income:</i>				
Membership fees.....	92,902 38	1,660 55	8,550 20	103,113 13
Interest and dividends.....		179 33		179 33
Other income.....	2,200 00		11,061 60	13,261 60
Totals.....	\$101,181 26	\$7,839 88	\$20,138 21	\$129,159 35
<i>Disbursements:</i>				
Death claims.....	\$101,031 84			\$101,031 84
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$8,161 63	8,161 63
Insurance department fees.....			361 98	361 98
Rent.....			953 37	953 37
Legal expenses.....			993 85	993 85
Other expenditures.....			13,882 26	13,882 26
Totals.. ..	\$101,031 84		\$24,353 00	\$125,384 93
Balance before transfers.....	\$149 42	\$7,839 88	—\$4,214 88	\$3,774 42
Increase by transfers.....			4,269 08	4,269 08
Balance.....	\$149 42	\$7,839 88	\$54 20	\$8,043 50
Decrease by transfers.....		4,269 08		4,269 08
Balance on hand December 31, 1913.....	\$149 42	\$3,570 80	\$54 20	\$3,774 42

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	18,212	\$9,106,000	15,358	\$7,458,600
Written in 1913.....	3,571	1,814,050	1,697	1,374,550
Totals	21,783	\$10,920,050	17,055	\$8,833,150
Deduct terminated or decreased in 1913.....	5,044	2,521,250	3,353	1,675,750
Total benefit certificates in force December 31, 1913	16,739	\$8,398,800	13,702	\$7,157,400
Terminated by death in 1913.	208	103,250	172	85,250
Terminated by lapse in 1913.	4,836	2,418,000	3,181	1,590,500

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	118	\$55,008	93	\$43,384
Incurred in 1913.....	208	115,250	162	80,250
Totals	326	\$170,258	255	\$123,634
Paid in 1913	209	101,031	162	78,582
Balance	117	\$69,227	93	\$45,052
Saved by compromising or scaling down in 1913.....	.....	1,800	.....	1,200
Claims unpaid December 31, 1913	117	\$67,427	93	\$43,852

AID ASSOCIATION FOR LUTHERANS

APPLETON, WIS.

[Commenced business August, 1902]

G. D. ZIEGLER, President

ALBERT VOECKS, Secretary

Attorney for service of process in the State of New York SUPERINTENDENT OF
INSURANCE. Albany, N. Y.

INCOME

Membership fees	\$2,169 50	
Assessments or premiums.....	94,437 08	
Dues and per capita tax.....	5,807 00	
Other payments by members	452 04	
Total	\$102,865 62	
Deduct payments returned to applicants and members	79 00	
Net amount received from members.....		\$102,786 62
Interest on:		
Mortgage loans	\$14,991 67	
Collateral loans	58 57	
Bonds	2,190 01	
Other sources	57 59	
		17,297 84
Sale of lodge supplies.....	57 25	
Official publication	37 05	
Miscellaneous	72 50	
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds	50 00	
Total Income	\$120,301 26	
Ledger Assets December 31, 1912.....	310,174 58	
Total	\$430,475 84	

DISBURSEMENTS

Death claims	\$19,690 23	
Sick and accident claims.....	7,803 35	
Total benefits paid.....	\$27,493 58	
Commissions and fees to deputies or organizers.....	64 00	
Salaries of deputies and organizers.....	3,668 91	
Salaries of officers and trustees.....	4,443 00	
Salaries of office employees.....	1,458 00	
Medical examiners' fees and salaries.....	890 00	
Traveling and other expenses of officers, trustees and com- mittees	209 54	
Insurance department fees.....	156 20	
Rent	225 00	
Advertising, printing and stationery.....	829 28	
Postage, express, telegraph and telephone.....	404 04	
Official publication	514 45	
Furniture and fixtures.....	168 92	
Miscellaneous	88 66	
Total Disbursements	\$40,613 58	
Balance	\$389,862 26	

1913]

AID ASSOCIATION FOR LUTHERANS

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LEDGER ASSETS

Mortgage loans	\$331,041 71
Book value of bonds.....	58,810 45
In banks not on interest.....	10 10
Total	\$389,862 26

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$4,673 84
Bonds	1,500 00
Other assets	50 57
Total	6,224 41
Principal of reserve lien notes.....	2,510 97
Gross Assets	\$398,597 64

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$770 45
Principal and accrued interest on reserve lien notes	2,561 54
Total	3,331 99
Total Admitted Assets.....	\$395,265 65

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$3,758 38
Salaries and miscellaneous accounts.....	1,637 40
Total Liabilities	\$5,395 78

EXHIBIT OF FUNDS

	Mortuary	Disability	Expense	Total
Balance on hand December 31, 1912.....	\$306,211 51	\$3,810 86	\$152 21	\$310,174 58
<i>Income:</i>				
Membership fees.....			2,169 50	2,169 50
Assessments.....	80,851 28	8,507 55	5,078 25	94,437 08
Dues and per capita tax.....			5,728 00	5,728 00
Interest and dividends.....	17,115 33	182 51		17,297 84
Other income.....	502 04		168 80	668 84
Totals.....	\$404,680 16	\$12,500 92	\$13,294 76	\$430,475 84
<i>Disbursements:</i>				
Death claims.....	\$19,690 23			\$19,690 23
Other benefits.....		\$7,803 35		7,803 35
Commissions to deputies, organizers and agents...			\$64 00	64 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			10,669 45	10,669 45
Insurance department fees.....			156 20	156 20
Rent.....			225 00	225 00
Official publication.....			514 45	514 45
Other expenditures.....			1,490 90	1,490 90
Totals.....	\$19,690 23	\$7,803 35	\$13,120 00	\$40,613 58
Balance on hand December 31, 1913.....	\$384,989 93	\$4,697 57	\$174 76	\$390,862 26

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912	6,513	\$7,404,500	.....	.....
Written in 1913.....	535	467,500	12	\$11,000
Totals	7,048	\$7,872,000	12	\$11,000
Deduct terminated or decreased in 1913	237	255,500	.....	.....
Total benefit certificates in force December 31, 1913	6,811	\$7,616,500	12	\$11,000
Terminated by death in 1913	24	26,750	.....	.....
Terminated by lapse in 1913.	213	207,500	.....	.....
Decreased in 1913.....	.....	21,250	.....	.....

Received in 1913 from members in New York:

Mortuary	\$147 01
Sick and Accident.....	7 52
Expense	16 26
Total	\$170 85

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1912.....	4	\$3,057
Incurred in 1913	24	20,391
Totals	28	\$23,448
Paid in 1913.....	24	19,690
Claims unpaid December 31, 1913.....	4	\$3,758

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1913	305	\$7,803
Paid in 1913	305	7,803

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Bowdle So Dakota elec ltg 1917 5s.....	\$2,500	\$2,500	\$2,475
Clinton Iowa main sewer 1918 6s.....	2,093	2,000	2,090
Clinton Iowa main sewer 1921 6s.....	3,195	3,000	3,180
Eupora Miss water works 1932 6s.....	1,500	1,500	1,545
Marseilles Ill local imps dis No 1 1914 1915 5s	2,000	2,000	2,000
Mulberry Ark sch dist 1922 1924-1926 6s..	2,083	2,000	2,000
Pekin Ill improvement 1923 5s.....	2,000	2,000	1,980
Plummer Idaho highway dist 1929 6s.....	3,060	3,000	3,120
Port of Toledo Oregon 1930 6s.....	5,325	5,000	5,100
Reubens Idaho water works 1933 6s.....	1,020	1,000	1,040
Sapulpa Okla schoolhouse 1928 5s.....	2,020	2,000	1,940
Vermilion Co Ill School Dist No. 132 1920 5s	1,000	1,000	1,010
Washita Co Okla Sch Dist No. C-4 1922 6s.	1,075	1,000	1,030

	Book value	Par value	Market value
Waynoka Okla elec light 1926 6s.....	\$2,155	\$2,000	\$2,080
Chippewa Valley Ry Lt & Pow Co Chippewa Falls Wis 1924 5s.....	9,900	10,000	9,600
Forest City Mfg Co Forest City Ark 1916-1917 6s	5,000	5,000	5,000
Jacksonville Ferry & Land Co Jacksonville Florida 1937 6s.....	4,900	5,000	5,000
Salem's Lutheran Congregation Milwaukee Wis 1916 5s.....	2,000	2,000	2,000
Wisconsin Traction Light Heat & Power Co Appleton Wis 1931 5s.....	5,000	5,000	4,900
Wisconsin Traction Light Heat & Power Co Appleton Wis 1931 5s.....	985	1,000	980
Totals.....	<u>\$58,810</u>	<u>\$58,000</u>	<u>\$58,040</u>

AMERICAN BENEFIT ASSOCIATION OF THE STATE OF NEW YORK

WHITE PLAINS, N. Y.

[Commenced business October, 1912]

CHARLES EHRET, President

FREDERICK E. PARKER, Secretary

Attorney for service of process in State of New York, _____

INCOME

Membership fees	\$87 25	
Assessments or premiums.....	2,086 55	
Dues and per capita tax	1,021 25	
Other payments by members.....	42 50	
	<hr/>	
Total	\$3,237 55	
Deduct payments returned to applicants and members	25 00	
	<hr/>	
Net amount received from members.....		\$3,212 55
Interest		34 04
		<hr/>
Total Income		\$3,246 59
Ledger Assets December 31, 1912.....		3,610 35
		<hr/>
Total		\$6,856 94

DISBURSEMENTS

Death claims	\$5,500 00
Salaries of officers	310 00
Compensation of office employees.....	20 00
Insurance department fees	3 36
Rent	233 00
Advertising, printing and stationery.....	270 90
Postage, express, telegraph and telephone.....	88 88
Lodge supplies	4 97
Miscellaneous	80 34
	<hr/>
Total Disbursements	\$6,520 45
	<hr/>
Balance	\$336 49

LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$245 29
Cash in association's office.....	91 20
	<hr/>
Total	\$336 49

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	13 60
	<hr/>
Total Assets	\$350 09

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$250 00
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EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912.....	\$3,527 80	\$82 55	\$3,610 35
<i>Income:</i>			
Membership fees		87 25	87 25
Assessments	2,061 53	.....	2,061 55
Dues and per capita tax.....	.....	1,021 25	1,021 25
Interest and dividends.....	34 04	.....	34 04
Other income .....	.....	42 50	42 50
Totals.....	\$5,628 39	\$1,283 55	\$6,856 94
<i>Disbursements:</i>			
Death claims	\$5,500 00	.....	\$5,500 00
Salaries, fees, other compensation and travel- ing expenses of officers and employees....	.....	\$330 00	330 00
Insurance Department fees.....	.....	3 36	3 36
Rent .....	.....	233 00	233 00
Other expenditures .....	.....	454 09	454 09
Totals.....	\$5,500 00	\$1,020 45	\$6,520 45
Balance on hand December 31, 1913.....	\$123 39	\$213 10	\$336 49

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	1,728	\$432, 000
Written in 1913.....	395	98, 750
Totals	2,123	\$530, 750
Deduct terminated or decreased in 1913.....	130	32, 500
Total benefit certificates in force December 31, 1913	1,993	\$498, 250
Terminated by death in 1913.....	22	5, 500
Terminated by lapse in 1913.....	108	27, 000
Received in 1913 from members in New York:		
Mortuary		\$2,061 55
Expense		1, 151 00
Total		\$3,212 55

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	23	\$5,750 00
Paid in 1913.....	22	\$5,500 00
Claims unpaid December 31, 1913, not yet received..	1	\$250 00

THE SUPREME COUNCIL OF THE AMERICAN KNIGHTS OF PROTECTION

LINDENHURST, SUFFOLK COUNTY, N. Y.

[Commenced business January 1, 1885]

CLINTON YOUNG, President

CHARLES HIRSCH, JR., Secretary

Attorney for service of process in the State of New York, JOSHUA P. JERVIS,
Copaigue, N. Y.

INCOME

Assessments or premiums	\$483 58
Ledger Assets December 31, 1912.....	120 93
Total	\$604 51

DISBURSEMENTS

Death claims	\$433 00
Advertising, printing and stationery.....	11 53
Postage, express, telegraph and telephone.....	2 65
Donations	25 50
Total Disbursements	\$472 68

Balance	\$131 83
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LEDGER ASSETS

Cash in association's office, \$3.71; in banks <i>not on interest</i> , \$128.12	\$131 83
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LIABILITIES

Advance assessments	\$81 00
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EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$64 00	\$35 90	\$21 03	\$120 93
<i>Incomes:</i>				
Assessments.....	450 00	.....	33 58	483 58
Totals.....	\$514 00	\$35 90	\$54 61	\$604 51
<i>Disbursements:</i>				
Death claims.....	\$433 00	.....	.....	\$433 00
Other expenditures.....	.....	.....	\$39 68	39 68
Totals.....	\$433 00	.....	\$39 68	\$472 68
Balance on hand December 31, 1913.....	\$81 00	\$35 90	\$14 93	\$131 83

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	94	.....
Deduct terminated or decreased in 1913.....	13	.....
Total benefit certificates in force December 31, 1913	81	.....
Terminated by death in 1913.....	5	.....
Terminated by lapse in 1913.....	9	.....

Received in 1913 from members in New York:		
Mortuary		\$450 00
Expense		33 58
Total		<u>\$483 58</u>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	5	\$433
Paid in 1913.....	<u>5</u>	<u>\$433</u>

THE MOST EXCELLENT ASSEMBLY OF THE ARTISANS' ORDER OF MUTUAL PROTECTION

PARKWAY BUILDING, PHILADELPHIA, PA.

[Commenced business November 4, 1878]

T. FRANK KENDRICK, President

WILLIAM PATTON, Secretary

**Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.**

INCOME

Membership fees	\$2,081 00	
Dues and per capita tax.....	221,941 47	
Net amount received from members.....		\$224,022 47
Interest on:		
Mortgage loans	\$30,798 13	
Other sources	1,116 57	
		31,914 70
Sale of lodge supplies.....		1,418 50
Official publication		501 50
Miscellaneous		460 14
Total Income		\$258,317 31
Ledger Assets December 31, 1912.....		628,722 63
Total		\$887,039 94

DISBURSEMENTS

Death claims	\$157,000 00
Commissions and fees to deputies or organizers.....	102 50
Salaries of officers and trustees.....	3,150 00
Salaries of office employees.....	3,346 00
Medical examiners' fees and salaries.....	1,029 23
Traveling and other expenses of officers, trustees and committees	1,400 26
Insurance department fees.....	5 00
Rent	600 00
Advertising, printing and stationery.....	1,164 23
Postage, express, telegraph and telephone.....	656 81
Lodge supplies	721 50
Official publication	1,006 32
Expense of supreme lodge meeting.....	369 50
Legal expenses	600 00
Furniture and fixtures	105 50
Miscellaneous	1,474 20
Actual expense, \$500; advancement, \$1,100.....	1,600 00
Total Disbursements	\$174,231 05
Balance	\$712,808 89

LEDGER ASSETS

Mortgage loans	\$647,800 00
Deposited in trust companies and banks <i>on interest</i>	51,092 17
Deposited in banks <i>not on interest</i>	13,916 72
Total	\$712,808 89

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	10,134 91
Total Assets	\$722,943 80

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$10,000 00
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EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912.....	\$623,236 56	\$5,486 07	\$628,722 63
<i>Income:</i>			
Membership fees.....		2,081 00	2,081 00
Dues and per capita tax.....	207,242 97	14,698 50	221,941 47
Interest and dividends.....	31,815 86	98 84	31,914 70
Other income.....		2,380 14	2,380 14
Totals.....	\$862,295 39	\$24,744 55	\$887,039 94
<i>Disbursements:</i>			
Death claims.....	\$157,000 00	\$102 50	\$157,102 50
Salaries, fees, other compensation and traveling expenses of officers and employees.....		8,925 49	8,925 49
Insurance department fees.....		5 00	5 00
Rent.....		600 00	600 00
Official publication.....		1,006 32	1,006 32
Supreme lodge meeting.....		369 50	369 50
Legal expenses.....		500 00	500 00
Other expenditures.....		5,722 24	5,722 24
Totals.....	\$157,000 00	\$17,231 05	\$174,231 05
Balance on hand December 31, 1913.....	\$706,295 39	\$7,513 50	\$712,808 89

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	14,319	\$16,273,000	235	\$276,000
Written in 1913.....	1,911	2,084,000	9	12,000
Increased in 1913.....	.....	32,000	.....	.....
Totals	16,230	\$18,389,000	244	\$288,000
Deduct terminated or decreased in 1913.....	569	626,000	28	36,000
Total benefit certificates in force December 31, 1913	15,661	\$17,763,000	216	\$252,000
Terminated by death in 1913.....	130	152,000	1	1,000
Terminated by lapse in 1913.....	437	469,000	27	35,000
Expelled in 1913.....	2	2,000	.....	.....
Decreased in 1913.....	.....	3,000	.....	.....

Received in 1913 from members in New York:		
Mortuary		\$3,580 08
Expense		228 85
Total		<u>\$3,308 93</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	14	\$15,000	1	\$1,000
Incurred in 1913.....	130	152,000	1	1,000
Totals	144	\$167,000	2	\$2,000
Paid in 1913.....	135	157,000	2	2,000
Claims unpaid December 31, 1913	9	\$10,000	.....	.....

DISTRICT GRAND LODGE NO. 1, INDEPENDENT ORDER BENAI BERITH

No. 1790 BROADWAY, NEW YORK

[Commenced business April 27, 1878]

JOSEPH SILVERMAN, President

REGINALD E. ZUNDER, Secretary

Attorney for service of process in the State of New York, SIMON M. ROEDER,
No. 119 Nassau street, New York

INCOME

Dues and per capita tax.....	\$56,857 80	
Deduct payments returned to applicants and members	30 87	
Net amount received from members.....		\$56,826 93
Interest on:		
Mortgage loans	\$12,904 87	
Bonds	170 00	
Other sources	821 26	
		13,896 13
Rents		1,901 98
Sale of lodge supplies.....		80 15
Miscellaneous		426 87
Bequests		870 38
Donations		3.350 14
Total Income		\$77,352 58
Ledger Assets December 31, 1912.....		499,219 48
Total		\$576,572 06

DISBURSEMENTS

Death claims	\$61,367 11
Salaries of officers and trustees.....	2,500 00
Salaries of office employees.....	827 00
Traveling and other expenses of officers, trustees and commit- tees	2,897 75
Rent	1,324 98
Advertising, printing and stationery.....	953 54
Postage, express, telegraph and telephone.....	653 53
Expense of supreme lodge meeting.....	405 40
Furniture and fixtures	24 00
Taxes, repairs and other expenses on real estate.....	511 12
Miscellaneous	544 03
Home for Aged and Infirm, maintenance.....	16,116 34
Charities and donations	656 75
Dues Constitution Grand Lodge.....	6,058 50
Total Disbursements	\$94,840 65
Balance	\$481,731 41

LEDGER ASSETS

Book value of real estate.....	\$188,694 52
Mortgage loans	256,750 00
Book value of bonds.....	4,000 00
Deposited in trust companies and banks on interest.....	32,110 57
Cash in association's office.....	50 00
Deferred foreclosure expenses.....	126 32
Total	\$481,731 41

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$2,705 35
Bonds	56 66
Total	2,762 01
Rents due	98 20
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,476 18
Total Assets	\$487,067 80

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$1,043 61
Reported, not yet adjusted.....	1,796 05
Total	\$2,839 66
Deposit on option.....	500 00
Dues overpaid by subordinate lodges.....	26 65
Total Liabilities	\$3,366 31

EXHIBIT OF FUNDS

	Mortuary	General fund	Home reserve fund	Home patron's fund
Balance on hand December 31, 1912.....	\$300,506 82	\$146,176 41	\$46,440 41	\$4,908 31
<i>Income:</i>				
Dues and per capita tax.....	34,308 32	12,082 26	.....	.....
Interest and dividends.....	12,098 12	612 56	.....	201 36
Other income.....	712 92	1,194 70	870 38	1,009 00
Totals.....	\$348,526 18	\$160,065 93	\$47,310 79	\$6,118 67
<i>Disbursements:</i>				
Death claims.....	\$61,367 11	.....	.....	.....
Salaries, fees, other compensation and traveling expenses of officers and employees.....	2,238 62	.....	.....	.....
Rent.....	662 49	.....	.....	.....
Taxes and expenses on real estate.....	323 85	187 27	.....	.....
Other expenditures.....	418 41	202 97	.....	140 00
Totals.....	\$65,060 48	\$390 24	.....	\$140 00
Balance before transfers.....	\$283,465 70	\$159,675 69	\$47,310 79	\$5,978 67
Balance.....	\$283,465 70	\$159,675 69	\$47,310 79	\$5,978 67
Decrease by transfers.....	.....	15,269 71	.....	.....
Balance on hand December 31, 1913.....	\$283,465 70	\$144,405 98	\$47,310 79	\$5,978 67

EXHIBIT OF FUNDS — Concluded

	Home maintenance	District Grand Lodge	Total
Balance on hand December 31, 1912.....	\$1,187 53	.....	\$499,219 48
<i>Income:</i>			
Dues and per capita tax.....	.....	\$10,436 35	56,826 93
Interest and dividends.....	44 09	39 40	13,896 13
Other income.....	1,954 39	888 13	6,629 52
Totals.....	\$3,186 61	\$11,363 88	\$576,572 06
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$61,367 11
Salaries, fecs, other compensation and traveling expenses of officers and employees.....	.....	\$3,936 13	6,224 75
Rent.....	.....	662 49	1,324 98
Supreme lodge meeting.....	.....	405 40	405 40
Taxes and expenses on real estate.....	.....	.....	511 12
Other expenditures.....	\$16,116 34	8,129 57	25,007 29
Totals.....	\$16,116 34	\$13,133 59	\$94,840 65
Balance before transfers.....	—\$12,929 73	—\$1,769 71	\$481,731 41
Increase by transfers.....	13,500 00	1,769 71	15,269 71
Balance.....	\$570 27	.....	\$497,001 12
Decrease by transfers.....	.....	.....	15,269 71
Balance on hand December 31, 1913.....	\$570 27	.....	\$481,731 41

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	1,272	\$777,400	1,153	\$704,250
Deduct terminated or de- creased in 1913.....	102	61,400	94	57,200
Total benefit certificates in force December 31, 1913	1,170	\$716,000	1,059	\$647,050
Terminated by death in 1913	97	58,400	89	54,200
Terminated by lapse in 1913	2	1,200	2	1,200
Terminated by withdrawal in 1913	3	1,800	3	1,800

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	20	\$5,807	14	\$4,361
Incurred in 1913	97	58,400	89	54,200
Totals	117	\$64,207	103	\$58,561
Paid in 1913.....	106	61,367	100	57,810
Claims unpaid December 31, 1913	11	2,840	3	\$751

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York city 1962 4½s.....	\$4,000	\$4,000	\$4,000

BENEVOLENT SOCIETY OF THE UNITED STATES FOR THE PROPAGATION OF CREMATION

No. 351 COLUMBUS AVENUE, NEW YORK

[Commenced business April, 1890]

FRED LOECHEL, President

GEORGE VERMAETEN, Secretary

Attorney for service of process in the State of New York, GEORGE VERMAETEN,
351 Columbus avenue, New York

INCOME

Membership fees	\$726 00
Assessments or premiums.....	10,116 47
Net amount received from members.....	\$10,842 47
Interest	190 97
Sale of lodge supplies.....	3 50
Total Income	\$11,036 94
Ledger Assets December 31, 1912.....	6,102 33
Total	\$17,139 27

DISBURSEMENTS

Death claims	\$7,862 50
Salaries of officers and trustees.....	1,146 00
Salaries and other compensation of committees.....	109 15
Advertising, printing and stationery.....	690 23
Postage, express, telegraph and telephone.....	152 63
Lodge supplies	14 40
Expense of supreme lodge meeting.....	133 42
Legal expenses	150 00
Miscellaneous	197 70
Total Disbursements	\$10,456 03

Balance	\$6,683 24
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LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$5,594 95
Cash in association's office, \$50.25; in banks <i>not on interest</i> , \$1,038.04	1,088 29
Total	\$6,683 24

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	486 83
Total Assets	\$7,170 07

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$180 00
Adjusted, not yet due.....	20 00
Total Liabilities	\$200 00

EXHIBIT OF FUNDS

Balance on hand December 31, 1912.....	General fund \$6,102 33
<i>Income</i>	
Membership fees	726 00
Assessments	10,116 47
Interest and dividends	190 97
Other income	3 50
Totals	<u>\$17,139 27</u>
<i>Disbursements</i>	
Death claims	\$7,862 50
Salaries, fees, other compensation and traveling expenses of officers and employees.....	1,255 15
Supreme lodge meeting	133 42
Legal expenses	150 00
Other expenditures	1,054 96
Totals	<u>\$10,456 03</u>
Balance on hand December 31, 1913.....	<u><u>\$6,683 24</u></u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	4,842	\$484,200	4,842	\$484,200
Written in 1913.....	462	46,200	218	21,800
Totals	<u>5,304</u>	<u>\$530,400</u>	<u>5,060</u>	<u>\$506,000</u>
Deduct terminated or de- creased in 1913 including 2,714 members and \$271,- 400 error business in New York 1912 statement.....	279	27,900	2,861	286,100
Total benefit certificates in force December 31, 1913	5,025	\$502,500	2,199	\$219,900
Terminated by death in 1913.	83	3,300	39	3,900
Terminated by lapse in 1913.	170	17,000	98	9,800
Transferred in 1913 error 1912 statement .....	.....	.....	2,714	271,400
Terminated by resignation in 1913	26	2,600	10	1,000
Received in 1913 from members in New York:				
General fund				<u><u>\$4,995 10</u></u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	8	\$800	.8	\$80
Incurred in 1913.....	83	8,300	39.0	3,900
Totals	<u>91</u>	<u>\$9,100</u>	<u>39.8</u>	<u>\$3,980</u>
Paid in 1913.....	79	7,900	39.0	3,900
Claims unpaid December 31, 1913	<u>12</u>	<u>\$1,200</u>	<u>.8</u>	<u>\$80</u>

THE SUPREME TRIBE OF BEN HUR

CRAWFORDSVILLE, INDIANA

[Commenced business January 16, 1894]

R. H. GERARD, President

JOHN C. SNYDER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$1,208 30	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	428,184 03	
All other assessments or premiums.....	1,028,214 10	
Dues and per capita tax.....	82,152 77	
Medical examiners' fees.....	30 00	
Total	\$1,539,789 20	
Deduct payments returned to applicants and members	1,600 54	
Net amount received from members.....	\$1,538,188 66	
Interest on:		
Mortgage loans	\$16,339 29	
Bonds	48,588 00	
Other sources	2,716 78	
		67,644 07
Rents		15,465 87
Sale of lodge supplies		3,771 71
Miscellaneous		401 17
Advertising		1,613 07
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		2,297 08
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Real estate		1,271 80
Total Income	\$1,630,653 49	
Ledger Assets December 31, 1912.....	1,685,324 26	
Total	\$3,315,977 75	

DISBURSEMENTS

Death claims	\$1,260,904 46	
Permanent disability claims.....	2,850 00	
Old age benefits.....	41,779 58	
Total benefits paid	\$1,305,534 04	
Commissions and fees to deputies or organizers.....	161,575 20	
Salaries of deputies and organizers.....	38,894 22	
Salaries of managers and agents.....	7,000 00	
Salaries and other compensation of officers and trustees.....	24,750 00	
Salaries of office employees.....	37,854 60	
Medical examiners' fees and salaries.....	9,400 00	

Traveling and other expenses of officers, trustees and committees	\$27,716 90
Insurance department fees	2,062 78
Rent	5,620 00
Advertising, printing and stationery	18,236 84
Postage, express, telegraph and telephone	7,171 56
Lodge supplies	4,597 76
Official publication	19,418 42
Legal expenses	9,292 53
Furniture and fixtures	3,034 26
Taxes, repairs and other expenses on real estate	11,569 02
Miscellaneous	3,861 16
Borrowed money	15,000 00
Gross loss on sale or maturity of ledger, assets, viz.:	
Bonds	581 03
Gross increase, by adjustment, in book value of ledger assets, viz.:	
Bonds	10,766 82
Total Disbursements	\$1,723,937 14
Balance	\$1,592,040 61

LEDGER ASSETS

Book value of real estate	\$225,686 38
Mortgage loans	294,825 00
Book value of bonds	799,439 13
Deposited in trust companies and banks on interest	271,990 10
Cash in association's office	100 00
Total	\$1,592,040 61

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$4,287 94
Bonds	7,006 91
Other assets	124 44
Total	11,419 29
Market value of real estate over book value	4,771 95
Market value of bonds over book value	7,388 84
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	16,477 64
Total Assets	\$1,632,098 33

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$3,282 17
Resisted	14,900 00
Reported, not yet adjusted	156,700 00
Total	\$174,882 17
Salaries and miscellaneous accounts	9,810 23
Taxes due or accrued	2,282 94
Advance assessments	1,381 45
Total Liabilities	\$188,356 79

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$378,669 52	\$1,271,631 47	\$34,973 27	\$1,685,324 26
<i>Income:</i>				
Membership fees.....			1,208 30	1,208 30
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	121,088 37		307,095 66	428,184 03
Other assessments.....	890,234 65	68,230 80	68,148 11	1,026,613 56
Dues and per capita tax.....			82,152 77	82,152 77
Interest and dividends.....	26,064 15	56,705 32	4,112 18	86,881 65
Other income.....	1,271 86	2,297 08	2,044 24	5,613 18
Totals.....	\$1,417,328 55	\$1,398,914 67	\$499,734 53	\$3,315,977 75
<i>Disbursements:</i>				
Death claims.....	\$1,260,904 46			\$1,260,904 46
Disability claims.....	2,850 00			2,850 00
Other benefits.....	41,779 58			41,779 58
Commissions to deputies, organizers and agents			\$161,575 20	161,575 20
Salaries, fees, other compensation and traveling expenses of officers and employees.....			145,615 72	145,615 72
Insurance department fees.....			2,062 78	2,062 78
Rent.....			5,620 00	5,620 00
Official publication.....			19,418 42	19,418 42
Legal expenses.....			9,292 53	9,292 53
Taxes and expenses on real estate.....	10,896 23	\$672 79		11,569 02
Other expenditures.....	1,581 90	9,765 95	51,901 58	63,249 43
Totals.....	\$1,318,012 17	\$10,438 74	\$395,486 23	\$1,723,937 14
Balance before transfers.....	\$99,316 38	\$1,388,475 93	\$104,248 30	\$1,592,040 61
Increase by transfers.....	414,201 50			414,201 50
Balance.....	\$513,517 88	\$1,388,475 93	\$104,248 30	\$2,006,242 11
Decrease by transfers.....		414,201 50		414,201 50
Balance on hand December 31, 1913.....	\$513,517 88	\$974,274 43	\$104,248 30	\$1,592,040 61

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	118,698	\$136,861,375	5,332	\$5,850,950
Written in 1913.....	12,827	11,933 250	916	744,100
Received by transfer in 1913.....	18,289	20,140,125	579	627,900
Totals	149,814	\$168,934,750	6,827	\$7,222,950
Deducted terminated or decreased in 1913.....	43,871	50,619,065	1,766	1,912 000
Total benefit certificates in force December 31, 1913	105,943	\$118,315,685	5,061	\$5,310,950
Terminated by death in 1913.....	1,109	1,278,650	62	77,250
Terminated by lapse in 1913.....	24,418	25,967,525	1,117	1,104,700
Transferred in 1913.....	18,245	23,279,550	585	728,050
Terminated by old age and expiration in 1913.....	99	93,340	2	2,000

Received in 1913 from members in New York:

Mortuary	\$46,692 34
Reserve	2,633 60
Expense	17,082 44
Total	\$66,408 38

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	161	\$182,960	8	\$11,765
Incurred in 1913.....	1,109	1,278,650	62	77,250
Totals	1,270	\$1,461,610	70	\$89,015
Paid in 1913.....	1,115	1,260,904	65	81,146
Balance	155	\$200,706	5	\$7,869
Saved by compromising or scaling down in 1913.....		24,081		1,819
Rejected in 1913.....	2	2,500		
Claims unpaid December 31, 1913	153	174,125	5	6,050

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1913.....	11	\$3,607
Paid in 1913.....	8	2,850
Claims unpaid December 31, 1913.....	3	757

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	99	\$93,340	2	\$2,000
Paid in 1913.....	99	41,780	2	000
Balance		\$51,560		\$1,100
Saved by compromising or scaling down in 1913.....		51,560		1,100

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Ashland Ore improvement 1921 6s.....	\$11,500	\$11,500	\$11,500
Brasoria County Texas drainage 1933 5s.....		5,000	4,900
Brasoria County Texas drainage 1934 5s.....	20,000	5,000	4,900
Brasoria County Texas drainage 1935 5s.....		5,000	4,900
Brasoria County Texas drainage 1936 5s.....		5,000	4,900
914 4s.....		300	297
915 4s.....		300	297
916 4s.....		300	297
917 4s.....		300	297
918 4s.....	27,000	300	297
1919 4s.....		300	297
1920 4s.....		300	297
1921 4s.....		300	294
1922 4s.....		300	294
".....	14,000	14,000	14,000
".....		5,000	5,150
".....	15,000	5,000	5,200
".....		5,000	5,200
id 1933 5s.....	56,000	56,000	55,440
4 5s.....	500	500	500
8 5s.....	38,000	38,000	37,240
id 1916 4s.....		838	827
id 1917 4s.....	7,256	3,844	3,810
id 1918 4s.....		3,844	3,810

	Book value	Par value	Market value
ool 1929 5s	\$1,000	\$1,000	\$1,300
1939 5s	20,000	20,000	19,600
s district 1921 5s		1,000	1,000
s district 1922 5s		1,000	1,000
s district 1923 5s		1,000	1,000
s district 1929 5s		1,000	1,000
s district 1930 5s	10,000	1,000	1,000
s district 1931 5s		1,000	1,000
s district 1932 5s		1,000	1,000
s district 1933 5s		1,000	1,000
s district 1934 5s		2,000	2,000
l.....		500	500
l.....		500	500
l.....	2,500	500	500
l.....		500	500
l.....		500	500
road 1914 4s		1,792	1,792
road 1915 4s		1,792	1,792
road 1916 4s	8,064	1,792	1,792
road 1917 4s		1,792	1,792
road 1918 4s		896	896
road 1918 4s		854	854
road 1919 4s		1,708	1,691
road 1920 4s		1,708	1,691
road 1921 4s		1,708	1,691
road 1922 4s		1,708	1,691
road 1923 4s	15,372	1,708	1,691
road 1924 4s		1,708	1,691
road 1925 4s		1,708	1,691
road 1926 4s		1,708	1,691
road 1927 4s		1,708	1,691
road 1914 4s		515	515
road 1915 4s		515	515
road 1916 4s		515	515
road 1917 4s		515	515
road 1918 4s		515	515
road 1919 4s		515	510
road 1920 4s	6,180	515	510
road 1921 4s		515	510
road 1922 4s		515	510
road 1923 4s		515	510
road 1924 4s		515	510
road 1925 4s		515	510
5s.....	16,000	16,000	15,300
ad 1923 4s		500	490
ad 1924 4s	2,500	1,000	980
ad 1925 4s		1,000	980
31 6s.....	20,000	20,000	20,800
el road 1914 4s		156	156
el road 1914 4s		275	275
el road 1915 4s		156	156
el road 1915 4s		275	275
el road 1916 4s		156	155
el road 1916 4s		275	272
el road 1917 4s		156	155
el road 1917 4s	3,016	275	272
el road 1918 4s		156	154
el road 1918 4s		275	272
el road 1919 4s		156	155
el road 1919 4s		275	272
el road 1920 4s		156	155
el road 1920 4s		275	272
el road 1918 4s		438	430
el road 1919 4s		867	858
el road 1920 4s		867	858
el road 1921 4s		867	850
el road 1922 4s	6,036	867	850
el road 1923 4s		867	850
el road 1924 4s		867	850
el road 1925 4s		867	850
el road 1926 4s		435	425
el road 1914 4s		499	499
el road 1915 4s		499	499
el road 1916 4s		499	494
el road 1917 4s	3,490	499	494
el road 1918 4s		499	494
el road 1919 4s		499	494
el road 1920 4s		499	494

	Book value	Par value	Market value
.....	\$10,253	\$10,000	\$10,400
.....	10,000	10,000	11,000
4 4 s.....		1,000	1,000
4 4 s.....		286	286
5 4 s.....		1,000	1,000
5 4 s.....		286	286
6 4 s.....		1,000	1,000
6 4 s.....		286	286
7 4 s.....	7,716	1,000	1,000
7 4 s.....		286	286
8 4 s.....		1,000	1,000
8 4 s.....		286	286
9 4 s.....		1,000	990
9 4 s.....		286	283
0s.....		1,000	1,020
0s.....		1,000	1,020
0s.....		1,000	1,030
0s.....		2,000	2,060
0s.....	15,000	2,000	2,080
0s.....		2,000	2,080
0s.....		2,000	2,100
0s.....		2,000	2,100
0s.....		2,000	2,100
.....	10,000	10,000	9,700
.....		1,000	1,010
.....		1,000	1,010
.....		1,000	1,010
.....		1,000	1,010
.....	10,000	1,000	1,010
.....		1,000	1,010
.....		1,000	1,010
Jesup Ga water works 1928 5s.....		1,000	1,010
Jesup Ga water works 1929 5s.....		1,000	1,010
Jesup Ga water works 1930 5s.....		1,000	1,010
Kaw Valley Kas drainage dist 1940 5s.....	27,000	27,000	27,540
Knox County Ind gravel road 1914 4s.....		441	441
Knox County Ind gravel road 1915 4s.....		441	441
Knox County Ind gravel road 1916 4s.....		441	436
Knox County Ind gravel road 1917 4s.....	2,644	441	436
Knox County Ind gravel road 1918 4s.....		441	436
Knox County Ind gravel road 1919 4s.....		441	436
Knox County Ind gravel road 1915 4s.....		970	970
Knox County Ind gravel road 1917 4s.....		970	960
Knox County Ind gravel road 1919 4s.....	3,879	970	960
Knox County Ind gravel road 1921 4s.....		970	950
116 4s.....		700	693
118 4s.....	2,800	700	693
119 4s.....		1,400	1,396
115 4s.....		1,000	1,000
115 4s.....		787	787
116 4s.....		2,000	1,980
116 4s.....		787	780
117 4s.....	9,724	1,575	1,569
118 4s.....		1,000	990
118 4s.....		1,575	1,569
119 4s.....		1,000	990
nd 1914 4s.....		758	758
nd 1915 4s.....		758	758
nd 1916 4s.....	4,170	758	751
nd 1917 4s.....		758	751
nd 1918 4s.....		758	751
nd 1919 4s.....		379	375
.....		3,000	3,060
.....		5,000	5,100
.....		5,000	5,100
.....		5,000	5,150
.....	42,000	6,000	6,180
.....		6,000	6,180
.....		6,000	6,180
.....		6,000	6,180
116 6s.....		2,500	2,525
121 6s.....	10,000	2,500	2,575
128 6s.....		2,500	2,600
131 6s.....		2,500	2,650
134 5s.....	20,000	20,000	20,000
1916 4s.....	845	1,000	1,000

	Book value	Par value	Market value
road 1917 4 1/2 s.		\$1,000	\$990
road 1918 4 1/2 s.		2,000	1,980
road 1919 4 1/2 s.		2,000	1,980
road 1920 4 1/2 s.		2,000	1,980
road 1921 4 1/2 s.		2,000	1,980
road 1922 4 1/2 s.		2,000	1,980
road 1923 4 1/2 s.	\$22,402	2,000	1,960
road 1924 4 1/2 s.		2,000	1,960
road 1925 4 1/2 s.		2,000	1,960
road 1926 4 1/2 s.		2,000	1,960
road 1927 4 1/2 s.		2,000	1,960
road 1928 4 1/2 s.		2,000	1,940
road 1914 4 1/2 s.		488	488
road 1915 4 1/2 s.		488	488
road 1916 4 1/2 s.	1,708	488	483
road 1917 4 1/2 s.		244	242
do	5,000	5,000	5,000
4 1/2 s.	1,000	1,000	1,000
road 1914 4 1/2 s.		1,150	1,150
road 1915 4 1/2 s.	2,300	1,150	1,150
road 1914 4 1/2 s.		930	930
road 1915 4 1/2 s.	1,800	930	930
road 1914 4 1/2 s.	769	769	769
do		2,500	2,575
do	10,000	2,500	2,575
do		2,500	2,600
do		2,500	2,600
Co Chicago Ill 1923 6s.	25,000	25,000	25,000
do 1923 6s.	25,197	23,000	21,380
do 1921 6s.		500	500
do 1922 6s.		1,500	1,500
do 1923 6s.	8,000	1,500	1,500
do 1924 6s.		500	500
do 1925 6s.		1,000	1,000
rel road 1914 4 1/2 s.		827	827
rel road 1915 4 1/2 s.		827	827
rel road 1910 4 1/2 s.		414	409
rel road 1914 4 1/2 s.	4,553	621	621
rel road 1915 4 1/2 s.		621	621
rel road 1916 4 1/2 s.		621	615
rel road 1917 4 1/2 s.		621	615
rel road 1914 4 1/2 s.		1,077	1,077
rel road 1915 4 1/2 s.		1,077	1,077
rel road 1916 4 1/2 s.	3,770	1,077	1,068
rel road 1917 4 1/2 s.		539	533
do		1,000	1,000
do	5,000	3,000	3,030
do		1,000	1,020
do		5,000	5,050
Rush County Ind gravel road 1917 5s	10,000	5,000	5,050
Shelby County Ind gravel road 1914 4 1/2 s.		2,200	2,200
Shelby County Ind gravel road 1915 4 1/2 s.	4,400	2,200	2,200
South Omaha Neb reg 1923 5s.	10,000	10,000	10,300
St Anne Ill school 1914 5s.		760	760
St Anne Ill school 1915 5s.		760	760
St Anne Ill school 1916 5s.		760	760
St Anne Ill school 1917 5s.	5,440	760	760
St Anne Ill school 1918 5s.		760	768
St Anne Ill school 1919 5s.		760	768
St Anne Ill school 1920 5s.		880	880
Sullivan County Ind gravel road 1914 4 1/2 s.		2,000	2,000
Sullivan County Ind gravel road 1914 4 1/2 s.		242	242
Sullivan County Ind gravel road 1915 4 1/2 s.		242	242
Sullivan County Ind gravel road 1916 4 1/2 s.		1,500	1,488
Sullivan County Ind gravel road 1916 4 1/2 s.		242	239
Sullivan County Ind gravel road 1917 4 1/2 s.		3,500	3,468
Sullivan County Ind gravel road 1917 4 1/2 s.		484	479
Sullivan County Ind gravel road 1918 4 1/2 s.		3,500	3,465
Sullivan County Ind gravel road 1918 4 1/2 s.		484	479
Sullivan County Ind gravel road 1919 4 1/2 s.	22,370	2,500	2,475
Sullivan County Ind gravel road 1919 4 1/2 s.		484	479
Sullivan County Ind gravel road 1920 4 1/2 s.		484	479
Sullivan County Ind gravel road 1921 4 1/2 s.		726	711
Sullivan County Ind gravel road 1921 4 1/2 s.		3,500	3,430
Sullivan County Ind gravel road 1923 4 1/2 s.		242	237
Sullivan County Ind gravel road 1923 4 1/2 s.		1,500	1,470
Sullivan County Ind gravel road 1925 4 1/2 s.		242	237
Sullivan County Ind gravel road 1925 4 1/2 s.		500	490
Sullivan County Ind gravel road 1914 4 1/2 s.	708	708	708

	Book value	Par value	Market value
Sullivan County Ind gravel road 1916 4 1/2 s.....		\$428	\$124
Sullivan County Ind gravel road 1917 4 1/2 s.....		856	817
Sullivan County Ind gravel road 1918 4 1/2 s.....		856	817
Sullivan County Ind gravel road 1919 4 1/2 s.....		856	817
Sullivan County Ind gravel road 1920 4 1/2 s.....		856	847
Sullivan County Ind gravel road 1921 4 1/2 s.....	\$8,129	856	839
Sullivan County Ind gravel road 1922 4 1/2 s.....		856	839
Sullivan County Ind gravel road 1923 4 1/2 s.....		856	839
Sullivan County Ind gravel road 1924 4 1/2 s.....		856	839
Sullivan County Ind gravel road 1925 4 1/2 s.....		856	839
Tonopah Nev school dist 1917 7s.....		1,100	1,122
Tonopah Nev school dist 1922 7s.....		11,500	12,075
Tonopah Nev school dist 1927 7s.....	33,660	12,400	13,268
Tonopah Nev school dist 1932 7s.....		8,000	8,640
Trinity River Tex irrigation 1933 5 1/2 s.....		6,250	6,375
Trinity River Tex irrigation 1934 5 1/2 s.....		7,500	7,650
Trinity River Tex irrigation 1935 5 1/2 s.....		8,750	8,925
Trinity River Tex irrigation 1936 5 1/2 s.....		10,000	10,200
Trinity River Tex irrigation 1937 5 1/2 s.....	90,000	11,250	11,475
Trinity River Tex irrigation 1938 5 1/2 s.....		12,500	12,750
Trinity River Tex irrigation 1939 5 1/2 s.....		13,750	14,025
Trinity River Tex irrigation 1940 5 1/2 s.....		14,750	15,045
Trinity River Tex irrigation 1941 5 1/2 s.....		5,250	5,355
Wabash County Ind macadam road 1929 5s.....		2,000	2,020
Wabash County Ind macadam road 1930 5s.....	5,536	2,000	2,020
Wabash County Ind macadam road 1930 5s.....		1,536	1,551
Warren County Ind gravel road 1914 4 1/2 s.....		707	707
Warren County Ind gravel road 1915 4 1/2 s.....		707	707
Warren County Ind gravel road 1916 4 1/2 s.....		707	699
Warren County Ind gravel road 1917 4 1/2 s.....	4,595	707	699
Warren County Ind gravel road 1918 4 1/2 s.....		707	699
Warren County Ind gravel road 1919 4 1/2 s.....		707	699
Warren County Ind gravel road 1920 4 1/2 s.....		353	350
White County Ill reldg 1916 4 1/2 s.....	11,000	8,000	8,000
White County Ill reldg 1917 4 1/2 s.....		3,000	3,000
Whitesville N C lmpt 1930 6s.....	10,000	10,000	10,400
Totals.....	\$799,439	\$797,350	\$806,828

INDEPENDENT ORDER BRITH ABRAHAM OF THE UNITED STATES OF AMERICA

No. 37 SEVENTH STREET, NEW YORK

[Commenced business February 7, 1887]

LEON SANDERS, Grand Master

MAX L. HOLLANDER, Secretary

Attorney for service of process in the State of New York, **ADOLPH STERN,**
261 Broadway, New York

INCOME

Assessments or premiums.....	\$687,406 12	
Dues and per capita tax.....	41,762 21	
Net amount received from members.....		\$729,168 33
Interest on:		
Mortgage loans	\$5,566 25	
Bonds	10,970 53	
Other sources	3,699 10	
		20,235 88
Rents		2,892 00
Sale of lodge supplies.....		835 47
Miscellaneous		550 53
Proceeds of picnic		5,928 95
Membership certificates		2,949 09
Loans		29,700 00
Headstone deposit and reserved graves.....		6,445 25
Strikers' fund		2,517 80
Gross increase, by adjustment, in book value of ledger assets, <i>vis.:</i>		
Bonds		1,087 50
Total Income		\$802,310 80
Ledger Assets December 31, 1912.....		519,206 92
Total		\$1,321,517 72

DISBURSEMENTS

Death claims	\$605,775 00
Commissions and fees to deputies or organizers.....	2,629 59
Embezzlement of Jaworower.....	6,760 36
District deputy expense.....	1,360 09
Salaries and other compensation of officers and trustees.....	7,638 00
Salaries and other compensation of office employees.....	7,331 00
Maintenance of cemetery	236 30
Medical examiners' fees and salaries.....	772 35
Traveling and other expenses of officers, trustees and com- mittees	1,818 80
Collection fees	152 02
Insurance department fees.....	546 67
Rent, light, heat.....	3,260 99
Advertising, printing and stationery.....	5,271 32
Postage, express, telegraph and telephone.....	2,433 14

Expense of supreme lodge meeting.....	\$2,377 25
Legal expenses	1,424 90
Furniture and fixtures.....	333 08
Taxes, repairs and other expenses on real estate.....	1,256 13
Miscellaneous	2,668 83
Headstone deposits returned.....	5,197 00
Donations	26,421 21
Strikers	3,500 00
Loans returned, \$14,700; interest thereon, \$735.....	15,435 00
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Real estate	1,200 00
Total Disbursements	\$705,799 03
Balance	\$615,718 69

LEDGER ASSETS

Book value of real estate.....	\$18,173 90
Mortgage loans	109,500 00
Book value of bonds.....	305,000 00
Deposited in trust companies and banks <i>on interest</i>	169,309 68
Deposited in banks <i>not on interest</i>	13,735 11
Total	\$615,718 69

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,713 09
Bonds	3,720 83
Total	5,433 92
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	21,852 32
Gross Assets	\$643,004 93

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	3,200 00
Total Admitted Assets.....	\$639,804 93

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$91,250 00
Resisted	1,000 00
Reported, not yet adjusted.....	37,000 00
Total	\$129,250 00
Borrowed money	15,000 00
Headstone deposits	5,659 65
Accrued bills	396 06
Total Liabilities	\$150,305 71

EXHIBIT OF FUNDS

	Mortuary	Reserve	Cemetery	Charity
Balance on hand December 31, 1912.....	\$53,985 29	\$446,401 39	\$14,508 70	\$1,188 40
<i>Income:</i>				
Assessments.....	627,249 90	36,834 18	3,948 45	19,373 59
Interest and dividends.....	832 76	18,890 11	226 49	.....
Other income.....	.....	1,087 50	6,445 25	5,928 95
Totals.....	\$682,067 95	\$503,213 18	\$25,128 89	\$26,490 94
<i>Disbursements:</i>				
Death claims.....	\$605,775 00	.....	.....	.....
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	.....	\$225 00
Other expenditures.....	6,760 26	\$1,200 00	\$5,433 30	25,752 21
Totals.....	\$612,535 86	\$1,200 00	\$5,433 30	\$25,977 21
Balance before transfers.....	\$69,532 59	\$502,013 18	\$19,695 59	\$513 73
Increase by transfers.....	9,178 75	1,563 47	.....	6,000 00
Balance.....	\$78,711 34	\$503,576 65	\$19,695 59	\$6,513 73
Decrease by transfers.....	.....	.....	.....	5,500 00
Balance on hand December 31, 1913.....	\$78,711 34	\$503,576 65	\$19,695 59	\$1,013 73
		Building fund	Expenses	Total
Balance on hand December 31, 1912.....		\$539 34	\$2,583 80	\$519,206 92
<i>Income:</i>				
Assessments.....				687,406 12
Dues and per capita tax.....			41,762 21	41,762 21
Interest and dividends.....			286 52	20,235 88
Other income.....		2,892 00	36,552 89	52,906 59
Totals.....		\$3,431 34	\$81,185 42	\$1,321,517 79
<i>Disbursements:</i>				
Death claims.....				\$605,775 00
Commissions to deputies, organizers and agents.....			\$2,629 59	2,629 59
Salaries, fees, other compensation and traveling expenses of officers and employees.....			18,847 26	19,072 26
Insurance department fees.....			546 67	546 67
Rent.....			3,260 99	3,260 99
Supreme lodge meeting.....			2,377 25	2,377 25
Legal.....			1,424 90	1,424 90
Taxes and expenses on real estate.....		\$956 88	299 25	1,256 13
Other expenditures.....			30,310 37	69,456 24
Totals.....		\$956 88	\$59,696 28	\$705,799 03
Balance before transfers.....		\$2,474 46	\$21,489 14	\$615,718 69
Increase by transfers.....			5,500 00	22,242 22
Balance.....		\$2,474 46	\$26,989 14	\$637,960 91
Decrease by transfers.....		1,563 47	15,178 75	22,242 22
Balance on hand December 31, 1913.....		\$910 99	\$11,810 39	\$615,718 69

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	172,226	\$86,113,000	99,523	\$49,761,500
Written in 1913.....	23,863	11,931,500	13,664	6,832,000
Totals	196,089	\$98,044,500	113,187	\$56,593,500
Deduct terminated or decreased in 1913.....	11,292	5,645,500	6,748	3,374,000
Total benefit certificates in force December 31, 1913	184,797	\$92,399,000	106,439	\$53,219,500
Terminated by death in 1913.....	1,200	599,500	726	363,000
Terminated by lapse in 1913.....	10,092	5,046,000	6,022	3,011,000

Received in 1913 from members in New York:	
Mortuary	\$361,015 32
Reserve	21,067 47
Expense	23,981 38
Total	<u>\$406,064 17</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	274	\$137,000	90	\$45,000
Incurred in 1913.....	1,200	599,500	791	395,500
Totals	1,474	\$736,500	881	\$440,500
Paid in 1913.....	1,213	605,775	738	369,000
Balance	261	\$130,725	143	\$71,500
Saved by compromising or scaling down in 1913.....	.....	475	.....	.....
Rejected in 1913.....	2	1,000	.....	.....
Claims unpaid December 31, 1913	259	129,250	143	71,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York city 1959 4s.....	\$80,000	\$80,000	\$76,800
New York city 1960 4½s.....	225,000	225,000	225,000
Totals.....	<u>\$305,000</u>	<u>\$305,000</u>	<u>\$301,800</u>

UNITED STATES GRAND LODGE OF THE ORDER B'RITH ABRAHAM

No. 266 GRAND STREET, NEW YORK

[Commenced business February 8, 1900]

SAMUEL DORF, Grand Master

GEO. W. LEISERSON, Secretary

Attorney for service of process in the State of New York, HENRY M.

GOLDFOGLE, No. 271 Broadway, New York

INCOME

Assessments or premiums.....	\$395,630 82	
Dues and per capita tax.....	21,323 18	
Propaganda assessment	3,598 90	
Other payments by members.....	42,005 46	
Net amount received from members.....		\$462,558 36
Interest on:		
Bonds	\$4,100 83	
Other sources	764 42	
		4,865 25
Sale of lodge supplies.....		392 70
Miscellaneous		1,569 48
Hospital fund contributions.....		3,098 75
Borrowed money		17,896 67
Returned to mortuary fund		1,028 79
Total Income		\$491,410 00
Ledger Assets December 31, 1912.....		157,894 02
Total		\$649,304 02

DISBURSEMENTS

Death claims	\$422,998 12	
Other benefits	9,656 35	
Total benefits paid		\$432,654 47
Expense of deputies.....		215 00
Salaries of officers.....		5,650 00
Compensation and expenses of grand master.....		1,800 00
Committee expense		112 10
Salaries of office employees.....		2,887 33
Traveling and other expenses of officers.....		1,739 65
Insurance department fees		312 35
Rent		2,233 36
Advertising, printing and stationery.....		4,827 17
Postage, express, telegraph and telephone.....		2,000 13
Expense of supreme lodge meeting.....		2,268 14
Legal expenses		617 70
Furniture and fixtures		104 75
Miscellaneous		2,421,64

Hospital and Balkan disbursement.....	\$8,055 09
Borrowed money repaid.....	15,131 67
Formation new lodges	3,481 07
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	25 00

Total Disbursements \$486,536 63

Balance \$162,767 39

LEDGER ASSETS

Book value of bonds.....	\$108,800 00
Deposited in trust companies and banks on interest.....	53,694 30
Cash in association's office.....	273 09

Total \$162,767 39

NON-LEDGER ASSETS

Interest accrued on bonds.....	746 67
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	45,634 05

Total Assets \$209,148 11

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$31,048 40
Adjusted, not yet due.....	71,959 00

Total \$103,007 40

Salaries accrued 342 50

Borrowed money, \$7,765; interest due or accrued on same,
\$235 8,000 00

Advance assessments 2,209 92

Unpaid hospital contributions \$630.64; headstone balance,
\$588.43; relief balance, \$438.96; picnic and cemetery bal-
ance, \$537.59; Balkan fund contribution, \$529.53..... 2,725 15

Total Liabilities \$116,284 97

EXHIBIT OF FUNDS

	Mortuary	Reserve	Trust	Headstones
Balance on hand December 31, 1912.....	\$13,179 97	\$102,266 36	\$31,360 91	\$900 80
Income:				
Assessments.....	378,932 77	16,098 05		
Interest and dividends.....	598 91	4,165 12		15 63
Other income.....	1,046 29		33,294 61	425 00
Totals.....	\$393,757 94	\$123,129 53	\$64,655 52	\$1,241 43
Disbursements:				
Death claims.....	\$389,391 00		\$33,607 12	
Other benefits.....				\$653 00
Other expenditures.....	13 73	\$25 00		
Totals.....	\$389,404 73	\$25 00	\$33,607 12	\$653 00
Balance before transfers.....	\$4,353 21	\$123,104 53	\$31,048 40	\$588 43
Increase by transfers.....	13,557 16			
Balance.....	\$17,910 37	\$123,104 53	\$31,048 40	\$588 43
Decrease by transfers.....		13,557 16		
Balance on hand December 31, 1913.....	\$17,910 37	\$109,547 37	\$31,048 40	\$588 43

	Picnic and relief	Expense	Total
Balance on hand December 31, 1912.....	\$1,711 55	\$8,574 43	\$157,894 02
<i>Income:</i>			
Assessments.....			395,630 82
Dues and per capita tax.....		21,323 18	21,323 18
Interest and dividends.....		85 59	4,865 25
(Other income.....	8,268 35	26,556 50	69,590 75
Totals.....	\$9,979 90	\$56,539 70	\$649,304 02
<i>Disbursements:</i>			
Death claims.....			\$422,998 12
Other benefits.....	\$9,003 35		\$9,656 35
Salaries, fees, other compensation and traveling expenses of officers and employees.....		\$12,404 08	12,404 08
Insurance department fees.....		312 35	312 35
Rent.....		2,233 36	2,233 36
Supreme lodge meeting.....		2,268 16	2,268 16
Legal expenses.....		617 70	617 70
Other expenditures.....		36,007 78	36,046 51
Totals.....	\$9,003 35	\$53,843 43	\$486,536 63
Balance before transfers.....	\$976 55	\$2,696 27	\$162,767 39
Increase by transfers.....			13,557 16
Balance.....	\$976 55	\$2,696 27	\$176,324 55
Decrease by transfers.....			13,557 16
Balance on hand December 31, 1913.....	\$976 55	\$2,696 27	\$162,767 39

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	72,381	\$36,190,500	31,623	\$15,811,500
Written in 1913.....	7,569	3,784,500	3,614	1,807,000
Total	79,950	\$39,975 000	35,237	\$17,618,500
Deduct terminated or de- creased in 1913	7,515	3,757,500	3,728	1,864 000
Total benefit certificates in force December 31, 1913	72,435	\$36,217,500	31,509	\$15,754 500
Terminated by death in 1913	785	392,500	334	167,000
Terminated by lapse in 1913.	6,730	3,365,000	3,394	1,697,000
Received in 1913 from members in New York:				
Mortuary				\$165,265 85
Reserve				7,299 15
Expense				9,478 20
Total				\$182,043 20

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	143	\$71,100	65	\$32,100
Incurred in 1913.....	785	392,500	334	167,000
Totals	928	\$463,600	399	\$199,100
Paid in 1913	780	389,391	332	165,350
Balance	148	\$74,209	67	\$33,750

EXHIBIT OF DEATH CLAIMS — Concluded

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Saved by compromising or scaling down in 1913.....	.....	\$750	.....	\$450
Dropped in 1913.....	3	1,500	1	500
Claims unpaid December 31, 1913	145	71,959	66	32,800

EXHIBIT OF TRUST FUND

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	131	\$31,361	84	\$15,418
Incurred in 1913	99	33,294	43	13,069
Totals	230	\$64,655	127	\$28,487
Paid in 1913	89	33,607	37	11,273
Claims unpaid December 31, 1913	141	\$31,048	90	\$17,214

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York city rapid transit 1953 3½s....	\$8,500	\$10,000	\$8,500
New York city rapid transit 1953 3½s.....	8,500	10,000	8,500
New York city rapid transit 1953 3½s.....	8,500	10,000	8,500
New York city add sup wtr 1954 3½s.....	8,500	10,000	8,500
New York city bdg Man & Queens 1954 3½s	850	1,000	850
New York city pks pkwys & drives 1953 3½s	850	1,000	850
New York city docks & ferries 1953 3½s....	1,700	2,000	1,700
New York city rapid transit 1952 3½s.....	1,700	2,000	1,700
New York city rapid transit 1950 3½s.....	4,250	5,000	4,250
New York city repairing of sts 1952 3½s.	850	1,000	850
New York city bdg Man & Bklyn 1954 3½s.	8,500	10,000	8,500
New York city repairing of sts 1954 3½s...	850	1,000	850
New York city rapid transit 1952 3½s.....	2,550	3,000	2,550
New York city cor stk 1955 3½s.....	10,200	12,000	10,200
New York city docks & ferries 1954 3½s....	8,500	10,000	8,500
New York city add wtr sup 1954 3½s.....	5,100	6,000	5,100
New York city bdg Man & Queens 1954 3½s.	8,500	10,000	8,500
New York city docks & ferries 1954 3½s....	850	1,000	850
New York city rapid transit 1954 3½s.....	850	1,000	850
New York city cor stk 1954 3½s.....	10,200	12,000	10,200
New York city bdg Man & Queens 1954 3½s.	8,500	10,000	8,500
Totals.....	\$108,800	\$128,000	\$108,800

UNITED STATES GRAND LODGE, INDEPENDENT ORDER BRITH SHOLOM

PHILADELPHIA, PA.

[Commenced business February 26, 1905]

SOL C. KRAUS, President

MARTIN O. LEVY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....		\$152,734 01
Interest on:		
Mortgage loans	\$2,160 10	
Other sources	132 39	
		<u>2,292 49</u>
Miscellaneous		213 59
Membership certificates		1,553 85
Borrowed money		32,571 27
		<u>\$189,365 21</u>
Total Income		\$189,365 21
Ledger Assets December 31, 1912.....		\$57,073 11
		<u>\$246,438 32</u>
Total		\$246,438 32

DISBURSEMENTS

Death claims	\$110,445 00	
Other benefits	3,636 21	
		<u>\$114,081 21</u>
Total benefits paid.....		\$114,081 21
Commissions and fees to deputies or organizers.....		1,679 94
Salaries of officers and trustees.....		4,675 22
Salaries of office employees.....		1,436 33
Medical examiners' fees and salaries.....		924 75
Traveling and other expenses of officers, trustees and committees		1,995 53
Insurance department fees.....		187 00
Rent		780 00
Advertising, printing and stationery.....		2,571 32
Postage, express, telegraph and telephone.....		1,052 19
Official publication		306 15
Expense of supreme lodge meeting.....		1,526 12
Furniture and fixtures.....		463 04
Miscellaneous		2,521 00
Borrowed money repaid.....		17,071 27
Interest on borrowed money.....		780 18
		<u>\$152,051 24</u>
Total Disbursements		\$152,051 24
Balance		<u>\$94,387 08</u>

LEDGER ASSETS

Mortgage loans	\$78,300 00
Deposited in trust companies and banks <i>on interest</i>	15,133 05
Cash in association's office.....	954 03
	<u>\$94,387 08</u>
Total	\$94,387 08

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$2,108 14
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	19,833 18
Total Assets	\$116,328 40

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$1,000 00
Adjusted, not yet due.....	11,250 00
Reported, not yet adjusted.....	2,000 00
Total	\$14,250 00
Borrowed money	17,000 00
Total Liabilities	\$31,250 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Endowment reserve	Benevolent purposes	Expense	Total
Balance on hand December 31, 1912.....	\$344 07	\$37,046 68	\$19,330 27	\$352 09	.....	\$57,078 11
Income:						
Assessments.....	103,835 71	4,736 74	19,075 01	4,419 58	\$20,666 97	152,734 01
Interest and dividends.....	73 27	1,341 72	877 50	.....	.....	2,292 49
Other income.....	15,000 00	.....	.....	.....	19,338 71	34,338 71
Totals.....	\$119,253 05	\$43,125 14	\$39,282 78	\$4,771 67	\$40,005 68	\$246,438 32
Disbursements:						
Death claims.....	\$110,445 00	.....	.....	.....	.....	\$110,445 00
Other benefits.....	.....	.....	.....	\$3,636 21	.....	3,636 21
Commissions to deputies, organ- izers and agents.....	.....	.....	.....	.....	\$1,679 94	1,679 84
Salaries, fees, other compensa- tion and traveling expenses of officers and employees.....	.....	.....	.....	.....	9,031 83	9,031 93
Insurance department fees.....	.....	.....	.....	.....	187 00	187 00
Rent.....	.....	.....	.....	.....	780 00	780 00
Official publication.....	.....	.....	.....	.....	306 15	306 15
Supreme lodge meeting.....	.....	.....	.....	.....	1,526 12	1,526 12
Legal expenses.....	.....	.....	.....	.....	538 99	538 99
Other expenditures.....	1,000 00	.....	.....	.....	22,920 00	23,920 00
Totals.....	\$111,445 00	.....	.....	\$3,636 21	\$36,970 03	\$152,051 24
Balance before transfers.....	\$7,808 05	\$43,125 14	\$39,282 78	\$1,135 46	\$3,035 65	\$94,387 08
Increase by transfers.....	.....	.....	2,433 85	.....	.....	2,433 85
Balance.....	\$7,808 05	\$43,125 14	\$41,716 63	\$1,135 46	\$3,035 65	\$96,820 93
Decrease by transfers.....	.....	.....	.....	.....	2,433 85	2,433 85
Balance on hand December 31, 1913.....	\$7,808 05	\$43,125 14	\$41,716 63	\$1,135 46	\$601 80	\$94,387 08

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	38,408	\$19,025.150	6,505	\$2,898,400
Written in 1913.....	10,766	5,298,000	3,519	1,730,900
Received by transfer in 1913.	877	435,500	70	33,300
Totals	50,051	\$24,758,650	10,094	\$4,662,600
Deduct terminated or de- creased in 1913.....	5,920	2,699,050	1,240	612,750

Total benefit certificates in force December 31, 1913				
	44,131	\$22,059,600	8,854	\$4,049,850
Terminated by death in 1913	238	109,150	35	15,900
Terminated by lapse in 1913	4,807	2,160,400	1,152	572,550
Transferred in 1913.....	875	429,500	53	24,300
<hr/>				
Received in 1913 from members in New York:				
Mortuary				\$19,042 49
Reserve				1,224 56
Endowment reserve				4,066 84
Benevolent				826 75
Expense				4,428 76
<hr/>				
Total				\$29,589 40
<hr/>				

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	34	\$15,920	.....	.....
Incurred in 1913.....	238	109,150	35	\$15,900
<hr/>				
Totals	272	\$125,070	35	\$15,900
Paid in 1913.....	243	110,445	28	12,025
<hr/>				
Balance	29	\$14,625	7	\$3,875
Saved by compromising or scaling down in 1913.....	.....	375	.....	375
<hr/>				
Claims unpaid December 31, 1913	29	\$14,250	7	\$3,500
<hr/>				

BROTHERHOOD OF AMERICAN YEOMEN

DES MOINES, IA.

[Commenced business February 25, 1897]

WILLIAM KOCH, President

WILLIAM E. DAVY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$140,923 17	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	231,466 59	
All other assessments or premiums.....	1,417,355 87	
Dues and per capita tax.....	321,308 80	
Medical examiners' fees.....	9,025 25	
Total	\$2,120,079 68	
Deduct payments returned to applicants and members	796 60	
Net amount received from members	\$2,119,283 08	
Interest on:		
Mortgage loans	\$104,685 58	
Bonds	4,794 21	
Other sources	8,023 37	
		117,503 16
Rents		7,311 00
Sale of lodge supplies.....		15,903 16
Official publication		6,530 50
Surety bond fund.....		4,216 65
Deputy bond fund.....		1,934 45
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		922 30
Total Income	\$2,273,604 30	
Ledger Assets December 31, 1912	2,316,771 96	
Total	\$4,590,376 26	

DISBURSEMENTS

Death claims	\$1,175,964 15	
Permanent disability claims.....	84,221 65	
Sick and accident claims.....	34,651 07	
Old age benefits	8,275 00	
Total benefits paid	\$1,303,111 87	
Commissions and fees to deputies or organizers.....	331,232 85	
Salaries of officers and trustees.....	28,300 00	
Salaries and other compensation of committees.....	2,152 50	
Salaries of office employees	56,438 65	
Medical examiners' fees and salaries.....	4,920 50	
Traveling and other expenses of officers, trustees and committees	5,245 07	
Insurance department fees	946 17	
Rent	6,000 00	
Advertising, printing and stationery.....	27,906 64	

Postage, express, telegraph and telephone.....	\$20,608 89
Lodge supplies	16,872 61
Official publication	35,317 17
Expense of supreme lodge meeting.....	38,608 89
Legal expenses	9,362 07
Furniture and fixtures	2,642 42
Taxes, repairs and other expenses on real estate.....	662 74
Miscellaneous	17,375 21
Investigating claims	12,709 86
Auditing Homestead accounts	10,538 15
Lecture work	7,820 69
Prizes	7,597 50

Total Disbursements **\$1,946,370 43**

Balance **\$2,644,005 83**

LEDGER ASSETS

Book value of real estate.....	\$87,671 91
Mortgage loans	2,177,219 00
Book value of bonds	71,901 78
Deposited in trust companies and banks on interest.....	306,018 72
Cash in association's office.....	500 00
Tax sale certificates	694 42

Total **\$2,644,005 83**

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$44,544 66
Bonds	949 69
Total	45,494 35
Market value of bonds over book value.....	1,799 65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	164,946 10
Furniture and fixtures \$27,691.45; lodge supplies, \$10,980; supply invoices unpaid, \$1,786.61; postage, \$2,370.71.....	42,828 77

Gross Assets **\$2,899,074 70**

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures, lodge supplies, supply invoices unpaid, postage	42,828 77
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Total Admitted Assets..... **\$2,856,245 93**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$16,844 39
Resisted	12,000 00
Reported, not yet adjusted.....	245,777 65
Present value of deferred death and disability claims payable in installments....	37,882 23
Total	\$312,504 27
Salaries and miscellaneous accounts.....	20,598 36
Advance assessments	11,599 35

Total Liabilities **\$344,701 98**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Auxiliary benefit
Balance on hand December 31, 1912.....	\$70,837 22	\$2,055,051 48	.....
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	57,866 65	.....	.....
Other assessments.....	1,416,437 82	.....	\$447 55
Interest and dividends.....	.....	109,479 79	.....
Other income.....	.....	922 30	.....
Totals.....	\$1,545,141 69	\$2,165,453 57	\$447 55
<i>Disbursements:</i>			
Death claims.....	\$1,175,964 15	.....	.....
Disability claims.....	84,221 65	.....	.....
Sick and accident claims.....	34,651 07	.....	.....
Other benefits.....	8,275 00	.....	.....
Totals.....	\$1,303,111 87	.....	.....
Balance before transfers.....	\$242,029 82	\$2,165,453 57	\$447 55
Increase by transfers.....	125,000 00	308,994 56	.....
Balance.....	\$367,029 82	\$2,474,448 13	\$447 55
Decrease by transfers.....	308,994 56	100,000 00	.....
Balance on hand December 31, 1913.....	\$58,035 26	\$2,374,448 13	\$447 55
	Auxiliary general	Expense	Total
Balance on hand December 31, 1912.....	.....	\$190,883 26	\$2,316,771 96
<i>Income:</i>			
Membership fees.....	.....	140,923 17	140,923 17
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	.....	172,803 34	230,669 99
Other assessments.....	\$470 50	.....	1,417,355 87
Dues and per capita tax.....	.....	321,308 80	321,308 80
Interest and dividends.....	.....	8,023 37	117,503 16
Other income.....	.....	44,921 01	45,843 31
Totals.....	\$470 50	\$878,862 95	\$4,590,376 26
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$1,175,964 15
Disability claims.....	.....	.....	84,221 65
Sick and accident claims.....	.....	.....	34,651 07
Other benefits.....	.....	.....	8,275 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	\$882 00	\$427,497 57	428,289 57
Insurance department fees.....	.....	946 17	946 17
Rent.....	.....	6,000 00	6,000 00
Official publication.....	.....	35,317 17	35,317 17
Supreme lodge meeting.....	.....	38,608 89	38,608 89
Legal expenses.....	.....	9,362 07	9,362 07
Taxes and expenses on real estate.....	.....	662 74	662 74
Other expenditures.....	.....	124,071 95	124,071 95
Totals.....	\$882 00	\$642,376 56	\$1,946,370 43
Balance before transfers.....	—\$411 50	\$236,486 39	\$2,644,005 83
Increase by transfers.....	.....	.....	433,994 56
Balance.....	—\$411 50	\$236,486 39	\$3,078,000 39
Decrease by transfers.....	.....	25,000 00	433,994 56
Balance on hand December 31, 1913.....	—\$411 50	\$211,486 39	\$2,644,005 83

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912	165,244	\$224,869,000	10	\$12,500
Written in 1913	35,109	41,552,000	19	23,000
Increased in 1913.....		649,500	.....	.....
Totals	200,353	\$267,070,500	29	\$35,500
Deduct terminated or decreased in 1913	22,559	26,849,500	20	23,000

Total benefit certificates in force December 31,				
1913	177,794	\$240,221,000	9	\$12,500
Terminated by death in 1913	1,129	1,533,000	.....	.....
Terminated by lapse in 1913	21,430	24,877,000	20	23,000
Decreased in 1913.....	.....	439,500	.....	.....
<hr/> <hr/>				
Received in 1913 from members in New York:				
Mortuary				\$89 12
Expense				81 28
<hr/>				
Total				\$170 40
<hr/> <hr/>				

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31,		
1912	172	\$231,850
Incurred in 1913.....	1,131	1,510,650
<hr/>		
Totals	1,303	\$1,742,500
Paid in 1913.....	1,102	1,175,964
<hr/>		
Balance	201	\$566,536
Saved by compromising or scaling down in 1913.....	.....	306,592
Rejected and dropped in 1913.....	13	19,100
Claims unpaid December 31, 1913.....	188	240,844
<hr/> <hr/>		

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1912.....	47	\$31,690
Incurred in 1913.....	232	137,219
<hr/>		
Totals	279	\$168,909
Paid in 1913.....	177	84,222
<hr/>		
Balance	102	\$84,687
Saved by compromising or scaling down in 1913.....	.....	20,247
Rejected, dropped and scaled in 1913.....	52	32,100
Claims unpaid December 31, 1913.....	50	32,340
<hr/> <hr/>		

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1912.....	2	\$75
Incurred in 1913	476	45,498
<hr/>		
Totals	478	\$45,573
Paid in 1913	455	34,651
<hr/>		
Rejected, dropped and scaled in 1913.....	10	\$9,485
Claims unpaid December 31, 1913.....	13	1,437
<hr/> <hr/>		

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1913	65	\$8,275
Paid in 1913	65	\$8,275

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Funding judgment tn of Sanborn Ia 1917 6s.	\$7,000	\$7,000	\$7,000
Drainage dist 16 Palo Alto co Ia 1917 6s..	3,000	3,000	3,030
Drainage dist 18 Palo Alto co Ia 1917 6s..	2,450	2,450	2,474
Drainage dist 19 Palo Alto co Ia 1918 6s..	2,950	2,950	3,009
Drainage dist 29 Palo Alto co Ia 1918 6s..	9,965	9,965	10,065
Drainage dist 25 Wright co Ia 1918 6s.....	1,325	1,325	1,351
Oklahoma City Okla imp 1918 6s.....	19,212	19,212	19,212
Miami Okla sewer 1938 6s.....	26,000	26,000	27,560
Totals.....	\$71,902	\$71,902	\$73,701

BUFFALO POLICE MUTUAL AID AND BENEFIT
ASSOCIATION

POLICE HEADQUARTERS, BUFFALO, N. Y.

[Commenced business March 6, 1891]

MICHAEL REGAN, President

TIMOTHY J. CANTY, Secretary

Attorney for service of process in the State of New York, HENRY J. KILLEEN,
Ellicott Square, Buffalo, N. Y.

INCOME

Membership fees	\$250 00
Assessments or premiums.....	8,187 50
Other payments by members.....	43 50
Net amount received from members.....	\$8,481 00
Interest	2,328 02
Net proceeds annual ball and souvenir book.....	13,102 22
Total Income	\$23,911 24
Ledger Assets December 31, 1912.....	64,584 27
Total	\$88,495 51

DISBURSEMENTS

Death claims	\$27,500 00
Salaries of officers and trustees.....	400 00
Advertising, printing and stationery.....	37 00
Postage, express, telegraph and telephone.....	13 00
Legal expenses	5 00
Miscellaneous	305 00
Total Disbursements	\$28,260 00
Balance	\$60,235 51

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$60,225 56
Cash in association's office.....	9 95
Total	\$60,235 51

NON-LEDGER ASSETS

Delayed collections — ads souvenir book.....	85 00
Total Assets	\$60,320 51

LIABILITIES

Commissions due collectors.....	\$17 00
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EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912.....	\$64,293 32	\$290 75	\$64,584 27
<i>Income:</i>			
Membership fees		250 00	250 00
Assessments	8,207 50	.....	8,207 50
Interest and dividends.....	2,328 02	.....	2,328 02
Other income	12,686 47	459 25	18,125 72
Totals.....	\$87,495 51	\$1,000 00	\$88,495 51
<i>Disbursements:</i>			
Death claims	\$27,500 00	.....	\$27,500 00
Salaries, fees, other compensation and traveling expenses of officers and employees .....	.....	\$400 00	400 00
Legal expenses .....	.....	5 00	5 00
Other expenditures .....	.....	855 00	855 00
Totals.....	\$27,500 00	\$760 00	\$28,260 00
Balance on hand December 31, 1913.....	\$59,995 51	\$240 00	\$60,235 51

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force		
December 31, 1912.....	822	\$1,027,500
Written in 1913.....	16	20,000
Totals	838	\$1,047,500
Deduct terminated or decreased in 1913.....	23	28,750
Total benefit certificates in force December 31, 1913	815	\$1,018,750
Terminated by death in 1913.....	21	26,250
Terminated by expulsion in 1913.....	2	2,500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	1	\$1,250
Incurred in 1913.....	21	26,250
Totals	22	\$27,500
Paid in 1913.....	22	27,500

THE SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION

No. 186 REMSEN STREET, BROOKLYN, N. Y.

[Commenced business October 12, 1881]

RICHARD B. TIPPETT, President

JOHN E. DUNN, Secretary

Attorney for service of process in the State of New York, **JOHN D. CARROLL**,
186 Remsen street, Brooklyn

INCOME

Assessments or premiums.....	\$614,248 49	
Dues and per capita tax.....	10,002 62	
Extension tax	5,778 50	
Benefit certificates and changes.....	878 00	
		<hr/>
Net amount received from members.....	\$630,907 61	
Interest on:		
Bonds	\$17,477 78	
Other sources	4,219 64	
		<hr/>
	21,697 42	
Sale of lodge supplies.....	398 72	
Bulletins	928 20	
Miscellaneous	396 42	
Gross increase, by adjustment, in book value of ledger assets, <i>viz.</i> :		
Bonds	25 00	
		<hr/>
Total Income	\$654,353 37	
Ledger Assets December 31, 1912.....	519,977 37	
		<hr/>
Total	\$1,174,330 74	

DISBURSEMENTS

Death claims	\$532,687 93	
Permanent disability claims.....	13,616 71	
		<hr/>
Total benefits paid.....	\$546,304 64	
Commissions and fees to deputies or organizers.....	172 00	
Salaries of officers and trustees.....	6,000 00	
Salaries and other compensation of committees.....	322 10	
Salaries of office employees.....	4,458 00	
Traveling and other expenses of officers, trustees and com- mittees	139 11	
Collection and remittance of assessments and dues.....	130 49	
Insurance department fees	135 00	
Rent	1,200 00	
Advertising, printing and stationery.....	1,247 02	
Postage, express, telegraph and telephone.....	1,109 94	
Lodge supplies	345 41	
Official publication	1,449 56	
Expense of supreme lodge meeting.....	951 68	
Legal expenses	54 09	
Furniture and fixtures.....	51 09	
Miscellaneous	495 94	

Prize money	\$1,319 00
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	1 79

Total Disbursements **\$565,886 86**

Balance **\$608,443 88**

LEDGER ASSETS

Book value of bonds	\$529,624 66
Deposited in trust companies and banks on interest.....	78,819 22

Total **\$608,443 88**

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$5,405 43
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	27,972 84
Optional reserve	264,245 58
Terminal reserve	22,450 50

Gross Assets **\$928,518 23**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$18,334 66
Optional reserve	264,245 58
Terminal reserve	22,450 50

Total **305,030 74**

Total Admitted Assets..... **\$623,487 49**

LIABILITIES

Policy or certificate claims:

Resisted	\$8,000 00
Reported, not yet adjusted.....	44,750 00

Total Liabilities **\$52,750 00**

EXHIBIT OF FUNDS

	Mortuary	Special fund	Expense	Total
Balance on hand December 31, 1912.....	\$517,307 14	\$500 00	\$2,170 23	\$519,977 87
<i>Income:</i>				
Assessments.....	614,248 49			614,248 42
Dues and per capita tax.....			10,002 62	10,002 69
Interest and dividends.....	21,506 31		191 11	21,697 42
Other income.....	25 00		8,379 84	8,404 84
Totals	\$1,153,086 94	\$500 00	\$20,743 80	\$1,174,330 74
<i>Disbursements:</i>				
Death claims.....	\$532,687 93			\$532,687 93
Disability claims.....	13,616 71			13,616 71
Commissions to deputies, organizers and agents...			\$172 00	172 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			11,049 70	11,049 70
Insurance department fees.....			135 00	135 00
Rent.....			1,200 00	1,200 00
Official publication.....			1,449 56	1,449 56
Supreme lodge meeting.....			951 68	951 68
Legal expenses.....			54 09	54 09
Other expenditures.....	1 79		4,568 40	4,570 19
Totals	\$546,306 43		\$19,580 43	\$565,886 86
Balance before transfers.....	\$606,780 51	\$500 00	\$1,163 37	\$608,443 88
Increase by transfers.....			3,085 88	3,085 88
Balance	\$606,780 51	\$500 00	\$4,249 25	\$611,529 76
Decrease by transfers.....	3,085 88			3,085 88
Balance on hand December 31, 1913	\$603,694 63	\$500 00	\$4,249 25	\$608,443 88

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	15,743	\$18,312 500	8,631	\$10,490,750
Written in 1913	706	461,750	447	282,750
Received by transfer in 1913			115	170,500
Increased in 1913		3,500		500
Totals	16,449	\$18,777,750	9,193	\$10,944,500
Deduct terminated or decreased in 1913	836	964,250	604	753,500
Total benefit certificates in force December 31, 1913	15,613	\$17,813,500	8,589	\$10,191,000
Terminated by death in 1913	412	569,750	242	349,750
Terminated by lapse in 1913	424	357,750	248	210,500
Transferred in 1913.....			114	168,500
Terminated by disability in 1913		16,500		8,250
Decreased in 1913.....		20,250		16,500
Received in 1913 from members in New York:				
Mortuary				\$340,420 88
L. M. E.....				3,261 12
Supplies				202 22
Per capita tax.....				5,153 40
Total				\$349,037 62

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	29	\$40,500	20	\$27,250
Incurred in 1913	412	569,750	242	349,750
Totals	441	\$610,250	262	\$377,000
Paid in 1913	406	532,688	242	334,333
Balance	35	\$77,562	20	\$42,667
Saved by compromising or scaling down in 1913.....		24,812		15,917
Claims unpaid December 31, 1913	35	\$52,750	20	\$26,750

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	23	\$13,617	14	\$7,720
Paid in 1913	23	\$13,617	14	\$7,720

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York city assessment 1917 4s.....	\$6,722	\$7,000	\$6,930
New York city cor stk lib bldg 1955 4s.....	49,937	18,000	12,850
New York city cor stk lib bldg 1955 4s.....		16,000	15,200
New York city cor stk wtr sup 1955 4s.....		21,000	19,950
New York city cor stk wtr sup 1956 4s.....		30,000	28,500
New York city cor stk wtr sup 1956 4s.....	39,725	40,000	38,000
New York city cor stk wtr sup 1957 4½s...	25,500	25,000	26,000
New York city rapid transit 1962 4¼s.....	5,019	5,000	5,000
Brooklyn bridge 1914 7s.....	1,150	1,000	1,000
Brooklyn park 1918 7s.....	1,228	1,000	1,100
Brooklyn bridge 1922 7s.....	1,313	1,000	1,180
Queens county road 1916 4s.....	17,000	17,000	16,830
Queens county road 1917 4s.....	20,000	20,000	19,800
Queens county road 1917 4s.....	3,000	3,000	2,970
Mt Vernon city hall 1956 4¼s.....	20,400	20,000	19,800
Mt Vernon city hall 1962 4¼s.....	19,796	20,000	19,800
Mt Vernon city hall 1963 4¼s.....	19,795	20,000	19,800
Mt Vernon city hall 1964 4¼s.....	9,897	10,000	9,900
Yonkers avenue 1918 5s.....	50,448	50,000	51,500
Utica park 1914 4¼s.....	5,004	5,000	5,000
Utica park 1915 4¼s.....	5,006	5,000	5,000
Utica park 1916 4¼s.....	5,009	5,000	5,000
Utica park 1917 4¼s.....	5,011	5,000	5,000
Utica park 1918 4¼s.....	5,013	5,000	5,000
Utica park 1919 4¼s.....	5,015	5,000	5,000
Trenton N J school 1943 4½s.....	40,800	40,000	40,000
San Francisco Cal city & co fire 1932 5s....	27,980	17,000	17,340
San Francisco Cal city & co sewer 1932 5s..		8,000	8,160
San Francisco Cal city & co fire 1934 5s....	16,875	10,000	10,200
San Francisco Cal city & co sewer 1934 5s..		5,000	5,100
Dela & Hud Co 1st ref mtg r r 1943 4s....	37,370	37,000	34,780
Illinois Cen ref r r 1955 4s.....	25,156	25,000	22,500
Chicago Burl gen mtg r r 1958 4s.....	30,194	30,000	27,600
Totals.	<u>\$529,625</u>	<u>\$522,000</u>	<u>\$511,290</u>

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA

ST. LOUIS, MO.

[Commenced business May, 1879]

FELIX GAUDIN, President

HENRY SIEMER, Secretary

**Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.**

INCOME

Assessments or premiums	\$553,625 75	
Dues and per capita tax.....	34,093 75	
Medical examiners' fees	17 35	
		<hr/>
Net amount received from members.....		\$587,736 85
Interest on:		
Mortgage loans	\$312 50	
Bonds	44,528 27	
Other sources	2,379 19	
		<hr/>
		47,219 96
Sale of lodge supplies.....		348 86
Miscellaneous		313 76
Canceled warrants		761 56
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		
Bonds		76 67
Total Income		<hr/>
		\$636,457 54
Ledger Assets December 31, 1912.....		1,139,793 68
Total		<hr/>
		\$1,776,251 22

DISBURSEMENTS

Death claims	\$546,661 98
Salaries of chief and organizers.....	1,200 00
Salaries of officers and trustees.....	8,799 92
Medical examiners' fees and salaries.....	2,045 00
Traveling and other expenses of officers, trustees and com- mittees	973 10
Insurance department fees.....	469 36
Rent	1,402 22
Advertising, printing and stationery.....	2,025 84
Postage, express, telegraph and telephone.....	523 62
Lodge supplies	367 34
Official publication	2,940 00
Expense of supreme lodge meeting.....	5,316 32
Legal expenses	324 05
Miscellaneous	1,439 53
Premiums and appropriations	3,200 00
Gross loss on sale or maturity of ledger assets, <i>viz.:</i>	
Bonds	39,278 60
Gross decrease, by adjustment, in book value of ledger assets, <i>viz.:</i>	
Bonds	344 07
Total Disbursements	<hr/>
	\$617,310 89
Balance	<hr/>
	\$1,158,940 33

LEDGER ASSETS

Mortgage loans	\$10,500 00
Book value of bonds.....	1,112,893 38
Deposited in trust companies and banks <i>on interest</i>	35,546 95
Total	<hr/>
	\$1,158,940 33

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$164 43
Bonds	18,156 52
Other assets	199 67
Total	\$18,520 62
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	24,622 65
Gross Assets	\$1,202,083 60

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	25,737 23
Total Admitted Assets	\$1,176,346 37

LIABILITIES

Policy or certificate claims due and unpaid	\$28,093 74
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EXHIBIT OF FUNDS

	Mortuary	Organization fund	Expense	Total
Balance on hand December 31, 1912	\$1,115,594 98	\$6,447 09	\$17,751 61	\$1,139,793 68
<i>Income:</i>				
Assessments	553,625 75			553,625 75
Dues and per capita tax			34,093 75	34,093 75
Interest and dividends	47,219 96			47,219 96
Other income	826 67	11 50	679 91	1,518 08
Totals	\$1,717,267 36	\$6,458 59	\$52,525 27	\$1,776,251 22
<i>Disbursements:</i>				
Death claims	\$546,661 98			\$546,661 98
Salaries, fees, other compensation and traveling expenses of officers and employees		\$2,995 00	\$10,023 02	13,018 02
Insurance department fees			469 30	469 30
Rent			1,402 22	1,402 22
Official publication			2,940 00	2,940 00
Supreme lodge meeting			5,316 32	5,316 32
Legal expenses			324 05	324 05
Other expenditures	39,622 67	4,036 18	3,520 15	47,179 00
Totals	\$586,284 65	\$7,031 18	\$23,995 06	\$617 310 89
Balance before transfers	\$1,130,982 71	—\$572 59	\$28,530 21	\$1,158,940 33
Increase by transfers		16,975 52		16,975 52
Balance	\$1,130,982 71	\$16,402 93	\$28,530 21	\$1,175,915 85
Decrease by transfers			16,975 52	16,975 52
Balance on hand December 31, 1913	\$1,130,982 71	\$16,402 93	\$11,554 69	\$1,158,940 33

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912	18,774	\$21,240,695	938	\$1,171,376
Written in 1913	603	456,450	9	7,250
Totals	19,377	\$21,697,145	947	\$1,178,626
Deduct terminated or decreased in 1913	1,077	1,086,974	44	45,006
Total benefit certificates in force December 31, 1913	18,300	\$20,610,171	903	\$1,133,620
Terminated by death in 1913	438	549,650	31	34,006
Terminated by lapse in 1913	639	537,324	13	11,000

124 SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA [1913

Received in 1913 from members in New York:

Mortuary	\$35,164 87
Expense	1,682 25
Total	<u>\$36,847 12</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	30	\$25,106	.....	.....
Incurred in 1913.....	438	549,650	31	\$34,006
Totals	468	\$574,756	31	\$34,006
Paid in 1913	437	546,662	28	30,993
Claims unpaid December 31, 1913	31	\$28,094	3	\$3,013

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Adair Okla fund 1932 5½s.....	\$5,254	\$4,945	\$4,994
Arcadia Par La Crowley dr D 1940-1941 5s.	5,000	5,000	5,050
Alexandria La imp 1940 5s.....	5,193	5,000	5,100
Alton Ill school 1914-1922 4s.....	32,331	30,500	30,195
Anderson co Tex ct house 1953 5s.....	8,000	8,000	8,080
Ashville N C school 1937 5s.....	6,460	6,000	6,180
Ashville N C wtr wks 1922 4s.....	9,400	10,000	9,500
Atlantic City N J wtr 1941 4½s.....	10,374	10,000	10,200
Bellingham Wash ref 1926 5s.....	5,437	5,000	5,050
Bangor Mich wtr wks 1922 4½s.....	11,436	11,000	10,780
Brunswick City Ga 1921 5s.....	5,473	5,000	5,050
Beaumont Tex school 1942 4s.....	5,723	6,000	5,280
Box Elder co Utah school 1932 4½s.....	5,000	5,000	4,950
Box Elder co Utah road 1932 4½s.....	9,539	10,000	9,900
Brownsville Tex wtr wks 1950 5s.....	5,079	5,000	5,000
Bullitt co Ky turnpike 1931 5s.....	5,287	5,000	5,050
Carter co Okla court house 1924 5s.....	10,250	10,000	10,100
Covington Ky wtr wks 1930 4s.....	20,643	20,000	19,800
Cartersville Mo school 1923 4½s.....	5,191	5,000	4,900
Carthage Mo wtr wks 1928 5s.....	5,195	5,000	5,050
Casper Wyo sewer 1923 6s.....	5,452	5,000	5,000
Cass co Mo fund 1928 4s.....	15,840	16,000	15,520
Cape Girardeau Mo normal sch 1924 4½s...	5,236	5,000	5,000
Charles City Ia 1923 5s.....	10,200	10,000	10,200
Chattanooga Tenn ref 1939 4½s.....	5,321	5,000	5,000
Cincinnati Ia school 1918 5s.....	5,111	5,000	5,000
Chicot co Ark ref 1929 5s.....	10,511	10,000	10,100
Cleburn Tex imp 1952 5s.....	5,244	5,000	5,100
Coalgate Okla fund 1937 6s.....	10,675	10,000	11,000
Coffeyville Kans ref 1937-1941 5s.....	5,226	5,000	5,150
Columbia Mo school 1930 4½s.....	5,075	5,000	4,950
Columbia Mo special road 1925-1927 5s.....	10,205	10,000	10,100
Cordele Ga water & sewer 1937 5s.....	5,303	5,000	5,100
Corpus Christi Tex st imp 1952 5s.....	20,150	20,000	20,000
Cook co Ill school 1918-1923 5s.....	17,170	17,000	17,340
Crowley La sch & wtr wks 1923 5s.....	10,328	10,000	10,100
Dennison Ia fund 1924 4s.....	8,757	9,000	8,640
Duncan Ind Ty wtr 1923 5s.....	5,290	5,000	5,050
East Lake Ala school 1928 5s.....	10,318	10,000	10,100
Enid Okla wtr wks 1934 5s.....	5,000	5,000	4,900
Ensley Ala sewer 1939 5s.....	5,197	5,000	5,100
Fall River co S Dak fund 1932 5s.....	9,975	10,000	10,300
Ft Smith Ark wtr wks 1925 5s.....	5,000	5,000	5,000
Ft Smith Ark wtr wks 1924 5s.....	10,000	10,000	10,000
Ft Smith Ark paving 1917 5s.....	24,750	25,000	25,000
Gibson co Ind road 1919-1921 4½s.....	5,208	5,000	4,950
Greenwood co S C 1937 5½s.....	5,362	5,000	5,200
Grafton co W Va court house 1934-1945 5s.	28,000	28,000	29,120
Grimes co Tex road dist 1952 5s.....	5,025	5,000	5,000
Hamilton co Tenn 1943 4½s.....	46,750	50,000	51,000
Helena Ark ref 1924 5s.....	5,277	5,000	5,000

	Book value	Par value	Market value
Henderson co N C court house 1933 6s.....	\$12,689	\$10,000	\$10,900
High Point N C gold 1933 5s.....	11,129	10,000	10,000
Hope Mills N C school 1924 5s.....	5,526	5,000	4,950
Houston Tex sewer 1938 4½s.....	5,000	5,000	4,800
Houston Tex ref 1923 5s.....	11,042	10,000	10,100
Houston Tex wtr main 1938 4½s.....	10,000	10,000	9,600
Houston Tex sanitary 1926 4¾s.....	9,951	10,000	9,900
Hyattsville Md sewer 1934 5s.....	11,025	10,000	10,200
Iberia La school 1914-1917 5s.....	5,050	5,000	5,000
Jasper co Miss court house & jail 1927 5s...	2,003	2,000	2,000
Jackson Tenn ref 1929 5s.....	10,537	10,000	10,100
Jacksonville Ala ref 1923 7s.....	6,972	6,000	6,540
Jefferson co Tex ct house & ref 1949 4½s..	5,116	5,000	4,800
Kinston N C wtr wks 1934 5s.....	22,311	20,000	20,600
Knoxville Tenn wtr wks 1949 4½s.....	10,375	10,000	9,700
Knoxville Tenn ref 1940 5s.....	10,400	10,000	10,400
LaGrange Ill imp 1916 5s.....	4,925	5,000	5,000
Little Rock Ark imp 1920 5s.....	5,000	5,000	5,000
Lake Charles La sewage 1945-1940 5s.....	8,000	8,000	8,160
Lake Charles La city hall 1938-1946 5s....	5,117	5,000	5,100
Louisiana Port com 1939 5s.....	21,482	20,000	21,400
Lee co S C court house 1937 5s.....	10,925	10,000	10,200
Litchfield Ill imp 1919-1923 5s.....	5,000	{ 4,000 } { 1,000 }	5,000
Los Angeles Cal wtr wks 1927 4½s.....	5,188	5,000	4,900
McAlester Okla wtr 1936 5s.....	5,150	5,000	5,000
Medford Ore gen fund 1921 5s.....	5,094	5,000	5,050
Medford co Ore bridge 1932 5s.....	10,150	10,000	10,200
Memphis Tenn wtr wks 1933 4s.....	10,286	10,000	9,200
Meridian Miss ref 1930 4½s.....	5,075	5,000	4,700
Meridian Miss wtr wks 1928 4½s.....	5,000	5,000	4,750
Minden La wtr wks 1934 5s.....	5,289	5,000	5,050
Mobile Ala ref 1937 4½s.....	4,981	5,000	4,750
New Orleans pub imp 1950 4s.....	9,800	10,000	9,300
New Orleans cert & indbt 1915 5s.....	9,967	9,967	9,966
New York city cor stk 1956 4s.....	10,088	10,000	9,500
North Judson Ind ref 1922 6s.....	5,938	5,000	5,500
Orange co Tex special road 1952 5s.....	20,000	20,000	20,000
Pensacola Fla imp 1936 4½s.....	10,000	10,000	9,600
Portsmouth Va sewer 1938 4½s.....	5,000	5,000	4,800
Port Arthur Tex wtr wks 1952 5s.....	9,900	10,000	9,900
Pueblo Colo ref 1927 4½s.....	5,137	5,000	4,900
Pulaski co Ark ref 1926 4½s.....	10,824	11,000	10,670
Pulaski co Ark ref 1914 4½s.....	7,066	7,000	7,000
Redland Cal wtr wks 1944 5s.....	19,900	20,000	20,600
Riverside Cal imp 1918-1928 5s.....	6,000	6,000	6,000
Rush co Kans ref 1918 6s.....	6,995	6,000	6,180
Salisbury N C ref 1951 5s.....	5,222	5,000	5,050
St Clair co Ala imp 1937 5s.....	5,393	5,000	5,000
Sapulpa Okla board of education 1929 5s...	10,350	10,000	9,700
St Joseph Mo school 1924 4s.....	6,286	6,000	5,760
St Martinsville La wtr wks & elec lgt 1923 5s	3,996	3,750	3,750
St Martinsville La wtr wks 1928 5s.....	806	750	750
Sedalia Mo dist road 1924-1926 5s.....	10,189	10,000	10,000
Senatobia Miss ref 1924 5½s.....	11,428	10,000	10,200
Sunflower co Miss road & bridge 1929 4½s.	5,132	5,000	4,850
Sioux Falls S D wtr wks 1923 5s.....	5,369	5,000	5,050
South Omaha Neb street imp 1932 5½s...	10,265	10,000	10,300
Sussex co Va ref 1934 4½s.....	5,118	5,000	4,900
Tacoma Wash wtr fund No 2 1930 5s.....	25,000	25,000	25,250
Tarrant co Tex road & bridge 1952 5s.....	20,050	20,000	20,000
Trenton Mo wtr wks 1926 4½s.....	10,237	10,000	10,000
Tampa Fla ref 1929 5s.....	5,940	5,500	5,500
Twin Valley Minn wtr wks elec lgt 1919 5½s	5,436	5,000	5,100
Vicksburg Miss sewer 1928 4½s.....	5,133	5,000	4,850
Waco Tex wtr wks 1934 5s.....	5,682	5,000	5,150
Washoe co Nev school 1929 5s.....	5,175	5,000	5,000
Williamson co Tex road 1950 4½s.....	9,462	10,000	9,600
Williamson co Tex road 1950 4½s.....	4,781	5,000	4,800
Wise co Va 1943 5s.....	20,380	20,000	20,400
Woodlawn Ala bonds 1918-1922 5s.....	5,113	5,000	5,000
Wagoner co Okla fund 1924 5s.....	5,319	5,000	5,000
Totals	\$1,112,893	\$1,083,412	\$1,087,156

SUPREME COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION

HORNELL, N. Y.

[Commenced business July, 1876]

JOHN J. HYNES, President

JOSEPH CAMERON, Secretary

Attorney for service of process in the State of New York, JOHN J. HYNES,
Brisbane Building, Buffalo, N. Y.

INCOME

Membership fees	\$41 00	
Assessments or premiums.....	1,404,039 65	
Dues and per capita tax.....	18,961 80	
		<hr/>
Net amount received from members.....		\$1,423,042 45
Interest on:		
Mortgage loans	\$44,987 75	
Bonds	37,861 26	
Other sources	4,387 44	
		<hr/>
		87,736 45
Rents		537 36
Sale of lodge supplies.....		4,041 89
Official publication		12,828 65
Miscellaneous		1,190 52
		<hr/>
Total Income		\$1,529,377 32
Ledger Assets December 31, 1912.....		2,153,710 49
		<hr/>
Total		\$3,683,087 81

DISBURSEMENTS

Death claims	\$1,679,702 42
Organizing expenses	4,988 79
Salaries of deputies and organizers.....	550 00
Salaries and other compensation of officers and trustees.....	8,149 98
Salaries of office employees.....	3,988 50
Traveling and other expenses of officers, trustees and committees	2,095 21
Insurance department fees.....	243 00
Rent	420 00
Advertising, printing and stationery.....	880 89
Postage, express, telegraph and telephone.....	419 32
Lodge supplies	1,387 78
Official publication	8,657 90
Legal expenses	749 01
Furniture and fixtures.....	350 92
Taxes, repairs and other expenses on real estate.....	457 78
Miscellaneous	2,197 71
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	222 76
	<hr/>
Total Disbursements	\$1,715,461 96
	<hr/>
Balance	\$1,967,625 85

LEDGER ASSETS

Book value of real estate.....	\$4,855 61
Mortgage loans	963,452 02
Book value of bonds.....	854,965 00
Deposited in trust companies and banks <i>on interest</i>	144,353 22
Total	\$1,967,625 85

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$8,222 42
Bonds	11,808 97
Total	20,031 39
Market value of real estate over book value.....	1,344 39
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	116,636 27
Due for per capita tax, supplies, etc., December 31, 1913.....	21,168 74
Inventory, furniture, supplies etc.....	4,177 65
Gross Assets	\$2,130,984 29

DEDUCT ASSETS NOT ADMITTED

Inventory, furniture, supplies, etc.....	\$4,177 65
Book value of bonds over market value.....	4,286 30
Total	8,463 95
Total Admitted Assets.....	\$2,122,520 34

LIABILITIES

Policy or certificate claims:	
Adjusted, not yet due.....	\$158,671 38
Resisted	3,000 00
Reported, not yet adjusted.....	70,500 00
Total	\$232,171 38
Salaries and miscellaneous accounts.....	1,224 50
Total Liabilities	\$233,395 88

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$208 65	\$2,152,523 83	\$978 01	\$2,153,710 49
<i>Income:</i>				
Membership fees.....			41 00	41 00
Assessments.....	1,263,636 06	140,403 59		1,404,039 65
Dues and per capita tax.....			18,961 80	18,961 80
Interest and dividends.....		87,627 62	108 83	87,736 45
Other income.....		547 96	18,050 46	18,598 42
Totals.....	\$1,263,844 71	\$2,381,103 00	\$38,140 10	\$3,683,087 81
Death claims.....	\$1,679,702 42			1,679,702 42
Organizing expense			\$4,988 79	4,988 79
Salaries, fees, other compensation and traveling expenses of officers and employees.....			14,783 69	14,783 69
Insurance department fees.....			243 00	243 00
Rent.....			420 00	420 00
Official publication.....			8,657 90	8,657 90
Legal expenses.....			749 01	749 01
Taxes and expenses on real estate.....		\$457 78		457 78
Other expenditures.....		222 75	5,236 62	5,459 37
Totals.....	\$1,679,702 42	\$680 53	\$35,079 01	\$1,715,461 96
Balance before transfers.....	—\$415,857 71	\$2,380,422 47	\$3,061 09	\$1,967,625 85
Increase by transfers.....	416,283 64			416,283 64
Balance	\$425 93	\$2,380,422 47	\$3,061 09	\$2,383,909 49
Decrease by transfers.....		416,283 64		416,283 64
Balance on hand December 31, 1913.....	\$425 93	\$1,964,138 83	\$3,061 09	\$1,967,625 85

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	61,167	\$81,691,500	26,882	\$37,678,500
Written in 1913.....	4,023	3,940,000	1,640	1,535,000
Received by transfer in 1913.....	.....	.....	11	18,000
Increased in 1913.....	.....	29,500	.....	15,000
Totals	65,190	\$85,661,000	28,533	\$39,246,500
Deduct terminated or decreased in 1913.....	2,375	2,998,500	951	1,267,500
Total benefit certificates in force December 31, 1913	62,815	\$82,662,500	27,582	\$37,979,000
Terminated by death in 1913.....	1,084	1,704,000	497	809,000
Terminated by lapse in 1913.....	1,291	1,264,500	444	422,000
Transferred in 1913.....	.....	.....	10	16,000
Decreased in 1913.....	.....	30,000	.....	20,500
Received in 1913 from members in New York:				
Mortuary				\$780,920 34
Reserve				63,304 72
Expense				15,671 14
Total				\$859,896 20

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	130	\$208,864	62	\$108,365
Incurred in 1913.....	1,084	1,704,000	497	809,000
Totals	1,214	\$1,912,864	559	\$917,365
Paid in 1913.....	1,063	1,679,703	495	818,022
Balance	151	\$233,161	64	\$99,343
Saved by compromising or scaling down in 1913.....	.....	990	.....	500
Claims unpaid December 31, 1913	151	232,171	64	98,343

SCHEDULE OF BONDS OWNED

	Book & Par value	Market value
Ambridge Pa borough 1927 4½s.....	\$18,000	\$13,130
Allegheny Pa 10th wd school 1938 4½s.....	15,000	15,450
Allegheny Pa 5th wd school 1938 6s.....	5,000	6,100
Ann Arbor Mich school 1921 4s.....	6,000	5,820
Buffalo N Y wtr 1917 3½s.....	15,000	14,850
Bronxville N Y village 1921 5s.....	7,360	7,434
Braddock Pa school 1921 4s.....	10,000	9,800
Bellevue Pa school 1926 4½s.....	10,000	10,100
Bellevue Pa school 1928 4½s.....	5,000	5,050
Brooklyn N Y city 1918 5s.....	9,000	9,180
Bradford Pa imp 1921 3½s.....	8,500	8,245
Butler Pa borough 1934 4s.....	11,000	10,670
Belding Mich wtr 1935 4s.....	15,000	14,100
Bay co Mich stone road 1938 4s.....	30,000	28,200
Carbondale Pa school 1919 4s.....	19,200	19,008
Carbondale Pa refund 1927 4½s.....	10,000	10,100

	Book & Par value	Market value
Carnegie Pa school 1935 4s.....	\$14,000	\$13,580
Coraopolis Pa school 1929 4s.....	8,000	7,680
Coraopolis Pa school 1934 4½s.....	13,000	13,130
Cadillac Mich school 1928 5s.....	5,000	5,150
Cheboygan Mich school 1927 5s.....	5,000	5,200
Cuyahoga co Ohio court house 1928 4s.....	5,000	5,050
Duquesne Pa borough 1936 4½s.....	10,000	10,200
Edgewood Pa school 1930 4½s.....	19,000	19,190
Elyria Ohio wtr 1919 4s.....	2,000	2,020
Flint Mich wtr 1928 4s.....	3,500	3,150
Gladwin co Mich jail 1924 4½s.....	10,000	10,000
Guthrie Okla school 1936 5s.....	15,000	15,000
Herkimer village N Y paving 1919 4 1/10s.....	18,000	17,820
Hanover township Pa school 1922 4s.....	15,000	14,550
Highland Park Mich wtr 1927 4½s.....	5,000	5,000
Ionia Mich wtr ref 1920 4s.....	18,000	17,640
Ionia Mich school 1920 5s.....	5,000	5,200
Kalamazoo Mich elec lgt 1923 4s.....	5,000	4,800
Mifflin township Pa 1936 4½s.....	15,000	15,300
Mifflin township Pa 1941 4½s.....	12,000	12,240
Medina Ohio st paving 1917 5s.....	1,605	1,637
Montreal De Lorimer city 1946 4½s.....	10,000	9,600
New York co 1918 3 3/10s.....	50,000	48,000
New York city East river bridge 1928 3½s.....	25,000	22,750
New York city cor bonds 1959 4s.....	50,000	48,000
New Kensington Pa school 1937 5s.....	15,000	15,600
North Braddock Pa school 1932 4½s.....	33,000	33,330
New Kensington Pa school 1938 5s.....	15,000	16,050
Olean N Y school 1919 4s.....	15,000	14,850
Olean N Y city park 1924 4s.....	15,000	14,700
Olyphant Pa 1935 5s.....	12,000	12,720
Oklahoma City Okla fire sta 1935 5s.....	10,000	10,300
Pittsburg Pa 23rd wd school 1926 4s.....	7,000	6,860
Penn borough Westmoreland co Pa 1932 5s.....	7,000	7,140
Rye Harrison N Y school 1942 5s.....	61,000	64,660
Rankin Pa borough 1927 4½s.....	3,500	3,535
Rochester Pa school 1938 4½s.....	9,000	9,180
Syracuse N Y city school 1922 3½s.....	24,800	23,560
Syracuse N Y harbor brook imp 1922 3½s.....	4,500	4,320
Sheraden Pa school 1934 4s.....	10,000	9,500
Stowe township Pa school 1939 4½s.....	12,000	12,240
St Clair borough Pa school 1916 4½s.....	5,000	5,000
Summit co Ohio court house 1917 4s.....	25,000	25,000
Stowe township Ohio school 1914 4s.....	1,000	1,000
Shelby Ohio ref 1919 4¼s.....	5,000	5,050
Trafford city Pa school 1935 4s.....	4,000	3,800
Tarentum Pa borough 1932 4½s.....	10,000	10,300
Verona Pa borough 1931 4½s.....	6,000	6,120
Wilkesbarre Pa city 1926 4s.....	5,000	4,900
West View Pa school 1925 4½s.....	2,000	2,040
Wyandotte Mich water 1936 4½s.....	10,000	9,800
Totals.	\$854,965	\$850,679

CATHOLIC RELIEF AND BENEFICIARY ASSOCIATION

AUBURN, N. Y.

[Commenced business January 31, 1893]

TIMOTHY E. BOLAND, President

MARGARET H. GRANEY, Secretary

Attorneys for service of process in the State of New York, MURPHY, KEENAN &
KEENAN, Rochester, N. Y.

INCOME

Membership fees	\$187 00	
Assessments or premiums.....	132,806 10	
Dues and per capita tax.....	9,402 26	
Relief members	6,481 50	
Total	\$148,876 86	
Deduct payments returned to applicants and members	89 89	
Net amount received from members.....		\$148,786 97
Interest on:		
Mortgage loans	\$2,712 48	
Other sources	1,876 05	
		4,588 53
Sale of lodge supplies.....		583 35
Miscellaneous		749 02
Total Income		\$154,707 87
Ledger Assets December 31, 1912.....		88,910 89
Total		\$243,618 76

DISBURSEMENTS

Death claims	\$133,000 00	
Relief claims	5,285 00	
Total benefits paid		\$138,285 00
Commissions and fees to deputies or organizers.....		766 00
Salaries of managers and agents.....		896 00
Salaries and other compensation of officers and trustees.....		2,383 97
Compensation of office employees.....		105 00
Traveling and other expenses of officers, trustees and com- mittees		546 70
Insurance department fees.....		125 00
Rent		180 86
Advertising, printing and stationery.....		485 10
Postage, express, telegraph and telephone.....		348 09
Lodge supplies		127 34
Official publication		3,338 66
Legal expenses		770 54
Furniture and fixtures.....		128 50
Taxes, repairs and other expenses on real estate.....		14 25
Miscellaneous		859 59
<i>Gross decrease, by adjustment, in book value of ledger assets, vis.:</i>		
Bonds		331 95
Total Disbursements		\$149,692 61
Balance		\$93,926 15

LEDGER ASSETS

Mortgage loans	\$53,130 28
Deposited in trust companies and banks <i>on interest</i>	37,561 55
Deposited in banks <i>not on interest</i>	3,234 32
Total	\$93,926 15

NON-LEDGER ASSETS

Interest accrued on mortgages.....	701 54
Furniture, fixtures, safe, etc.....	1,500 00
Mailing list and printing material.....	1,000 00
Supplies, printed matter, etc.....	1,500 00
Gross Assets	\$98,627 69

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safe, etc.....	\$1,500 00
Mailing list and printing material.....	1,000 00
Supplies, printed matter, etc.....	1,500 00
Total	4,000 00
Total Admitted Assets.....	\$94,627 69

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$2,333 33
Adjusted, not yet due.....	11,500 00
Resisted	10,000 00
Reported, not yet adjusted.....	11,500 00
Total	\$35,333 33
Salaries and miscellaneous accounts.....	625 29
Total Liabilities	\$35,958 62

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Advance assessments	Expense	Total
Balance on hand December 31, 1913.....	\$4,779 18	\$63,361 83	\$5,491 65	\$11,308 36	\$3,900 87	\$88,910 89
<i>Income:</i>						
Membership fees.....					187 00	187 00
Assessments or premiums....	132,806 10					132,806 10
Dues and per capita tax.....					9,312 37	9,312 37
Interest and dividends.....		3,797 73		194 46	596 34	4,588 53
Other income.....	100 00		6,481 50		1,232 37	7,813 87
Totals.....	\$137,685 28	\$67,159 56	\$11,973 15	\$11,502 82	\$15,297 95	\$243,618 76
<i>Disbursements:</i>						
Death claims.....	\$133,000 00					\$133,000 00
Other benefits.....			\$5,285 00			5,285 00
Commissions to deputies, organizers and agents.....					\$766 06	766 06
Salaries, fees, other compensation and traveling expenses of officers and employees...					3,931 67	3,931 67
Insurance department fees...					125 00	125 00
Rent.....					180 86	180 86
Official publication.....	2,058 21				1,280 45	3,338 66
Legal expenses.....	150 00				630 54	770 54

EXHIBIT OF FUNDS — Concluded

	Mortuary	Reserve	Disability	Advance assessments	Expense	Total
Taxes and expenses on real estate.....					\$14 25	\$14 25
Other expenditures.....	\$22 07	\$331 95			1,926 55	2,280 57
Totals.....	\$135,230 28	\$331 95	\$5,285 00		\$8,845 38	\$149,692 61
Balance before transfers.....	\$2,455 00	\$66,827 61	\$6,688 15	\$11,502 82	\$6,452 57	\$93,926 15
Increase by transfers.....	3,638 63	11,833 54			4,899 08	20,371 25
Balance.....	\$6,093 63	\$78,661 15	\$6,688 15	\$11,502 82	\$11,351 65	\$114,297 40
Decrease by transfers.....	4,899 08		330 72	11,502 82	3,638 63	20,371 25
Balance on hand December 31, 1913.....	\$1,194 55	\$78,661 15	\$6,357 43		\$7,713 02	\$93,926 15

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	12,180	\$10,681,500	7,127	\$6,325,250 .
Written in 1913.....	640	556,000	262	222,000
Totals	12,820	\$11,237,500	7,389	\$6,547,250
Deduct terminated or decreased in 1913.....	578	499,250	292	250,250
Total benefit certificates in force December 31, 1913	12,242	\$10,738,250	7,097	\$6,297,000
Terminated by death in 1913	167	157,500	106	100,000
Terminated by lapse in 1913	411	341,750	186	150,250
Received in 1913 from members in New York:				
Mortuary				\$77,508 52
Sick and accident.....				3,148 75
Expense				5,255 44
Total				\$85,912 71

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	13	\$11,878	7	\$5,379
Incurred in 1913.....	167	157,455	106	100,000
Totals	180	\$169,333	113	\$105,379
Paid in 1913.....	148	133,000	96	86,046
Balance	32	\$36,333	17	\$19,333
Rejected in 1913	1	1,000	1	1,000
Claims unpaid December 31, 1913	31	35,333	16	18,333

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	172	\$5,285	101	\$3,033
Paid in 1913.....	172	\$5,285	101	\$3,033

CATHOLIC WOMEN'S BENEVOLENT LEGION

No. 153 EAST FORTY-FOURTH STREET, NEW YORK

[Commenced business August, 1895]

ELLEN L. LOUGHLIN, President

SARA E. SKELLY, Secretary

Attorney for service of process in the State of New York, WM. D. McNULTY,
No. 141 Broadway, New York

INCOME

Membership fees	\$713 25	
Assessments or premiums.....	207,586 57	
Dues and per capita tax.....	14,469 46	
Net amount received from members.....		\$222,769 28
Interest on:		
Mortgage loans	\$8,144 57	
Bonds	2,350 00	
Other sources	2,031 36	
		12,525 93
Rents		210 99
Sale of lodge supplies.....		637 45
Official publication		2,095 88
Miscellaneous		72 65
Gross profit on sale or maturity of ledger assets, viz.:		
Real estate		6,750 00
Total Income		\$245,062 18
Ledger Assets December 31, 1912.....		290,108 43
Total		\$535,170 61

DISBURSEMENTS

Death claims	\$165,006 65	
Permanent disability claims.....	1,000 00	
Total benefits paid.....		\$166,006 65
Commissions and fees to deputies or organizers.....		682 00
Salaries of deputies and organizers.....		669 04
Salaries of officers and trustees.....		3,600 00
Salaries of office employees.....		3,038 44
Traveling and other expenses of officers, trustees and committees		1,806 79
Insurance department fees.....		45 00
Rent		550 68
Advertising, printing and stationery.....		1,061 20
Postage, express, telegraph and telephone.....		729 26
Lodge supplies		108 87
Official publication		1,816 42
Expense of supreme lodge meeting.....		6 25
Legal expenses		229 50
Taxes, repairs and other expenses on real estate.....		240 77
Miscellaneous		465 80
Total Disbursements		\$181,056 67
Balance.....		\$354,113 94

LEDGER ASSETS

Book value of real estate.....	\$8,500 00
Mortgage loans	209,000 00
Book value of bonds.....	56,876 27
Deposited in trust companies and banks <i>on interest</i>	75,112 24
Deposited in banks <i>not on interest</i>	4,625 43
Total	\$354,113 94

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$2,148 37
Bonds	562 49
Total	2,710 86
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	22,070 36
Benefit certificates, \$42.50; per capita tax, \$624.86; one cent tax, \$724.75; official publication, \$1,035.85; charter and supplies, \$508.75	2,936 71
Gross Assets	\$381,831 87

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$7,826 27
Benefit certificates, \$42.50; per capita tax, \$624.86; one cent tax, \$724.75; official publication, \$1,035.85; charter and supplies, \$508.75	2,936 71
Total	10,762 98
Total Admitted Assets.....	\$371,068 89

LIABILITIES

Policy or certificate claims:	
Resisted	\$500
Reported, not yet adjusted.....	18,250
Total	\$18,750 00
Miscellaneous accounts	111 19
Total Liabilities	\$18,861 19

EXHIBIT OF FUNDS

	Mortuary	Reserve	Real estate	Expense	Total
Balance on hand December 31, 1912...	\$9,114 35	\$278,940 01	\$608 08	\$1,445 99	\$290,108 43
<i>Income:</i>					
Membership fees.....				713 25	713 25
Assessments.....	186,826 34	20,760 23			207,586 57
Dues and per capita tax.....				14,469 46	14,469 46
Interest and dividends.....	427 39	12,098 54			12,525 93
Other income.....		6,817 57	143 42	2,805 98	9,766 97
Totals.....	\$196,368 08	\$318,616 35	\$751 50	\$19,434 68	\$535,170 61
<i>Disbursements:</i>					
Death claims.....	\$165,006 65				\$165,006 65
Disability claims.....	1,000 00				1,000 00
Commissions to deputies, organizers and agents.....				\$682 00	682 00
Salaries, fees, other compensation and traveling expenses of officers and employee				9,114 27	9,114 27

EXHIBIT OF FUNDS—Concluded

	Mortuary	Reserve	Real estate	Expense	Total
Insurance department fees.....				\$45 00	\$45 00
Rent.....				550 68	550 68
Official publication.....				1,816 42	1,816 42
Supreme lodge meeting.....				6 25	6 25
Legal expenses.....				229 50	229 50
Taxes and expenses on real estate.....		\$214 16	\$26 61		240 77
Other expenditures.....				2,365 13	2,365 13
Totals.....	\$166,006 65	\$214 16	\$26 61	\$14,809 25	\$181,056 67
Balance before transfers.....	\$30,361 43	\$318,402 19	\$724 89	\$4,625 43	\$354,113 94
Increase by transfers.....		724 89			724 89
Balance.....	\$30,361 43	\$319,127 08	\$724 89	\$4,625 43	\$354,838 83
Decrease by transfers.....			724 89		724 89
Balance on hand December 31, 1913...	\$30,361 43	\$319,127 08		\$4,625 43	\$354,113 94

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912	17,469	\$11,720 500	10,029	\$6,486,750
Written in 1913	403	111,500	381	154,750
Totals	17,872	\$11,832,000	10,410	\$6,641,500
Deduct terminated or decreased in 1913.....	1,294	771,500	850	509,000
Total benefit certificates in force December 31, 1913	16,578	\$11,060,500	9,560	\$6,132,500
Terminated by death in 1913	216	154,750	137	94,750
Terminated by lapse in 1913	1,078	615,750	713	413,750
Decreased in 1913.....		1,000		500

Received in 1913 from members in New York:

Mortuary	\$101,652 32
Reserve	11,285 63
Expense	10,600 27
Total	\$123,538 22

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	40	\$29,500	26	\$20,250
Incurred in 1913	216	154,750	137	94,750
Totals	256	\$184,250	163	\$115,000
Paid in 1913	231	165,007	146	102,287
Balance	25	\$19,243	17	\$12,713
Saved by compromising or scaling down in 1913.....		493		213
Claims unpaid December 31, 1913	25	18,750	17	12,500

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913	2	\$1,000	1	\$500
Paid in 1913	2	\$1,000	1	\$500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York & Northern R R 1st 1927 5s.....	\$6,025	\$5,000	\$5,200
New York city 1954 3½s.....	25,031	25,000	21,250
Chicago & East Ill R R 1935 4s.....	3,937	5,000	3,300
St Louis & S W Ry 1932 4s.....	4,104	5,000	3,800
New York Tel 1939 4½s.....	5,024	5,000	4,750
St Louis & San Fran R R 1951 4s.....	3,945	5,000	3,550
Chicago R I & Pac Ry 1934 4s.....	4,408	5,000	3,600
Chicago R I & Pac Ry 1934 4s.....	4,402	5,000	3,600
Totals	\$56,876	\$60,000	\$49,050

DER BAYERISCHE NATIONAL VERBAND VON NORD-AMERIKA

No. 258 GUILFORD STREET, BUFFALO, N. Y.

[Commenced business May 7, 1901]

LOUIS SCHICK, President

VALENTINE BLENKLEIN, Secretary

Attorney for service of process in the State of New York, BENNO LOEWY,
No. 206 Broadway, New York

INCOME

Assessments or premiums.....	\$25,978 55	
Dues and per capita tax.....	2,065 00	
Net amount received from members.....		\$28,043 55
Interest		917 61
Miscellaneous		267 25
Total Income		\$29,228 41
Ledger Assets December 31, 1912.....		23,918 92
Total		\$53,147 33

DISBURSEMENTS

Death claims	\$26,000 00	
Salaries of officers and trustees.....	891 66	
Salaries and other compensation of committees.....	25 00	
Advertising, printing and stationery.....	136 75	
Postage, express, telegraph and telephone.....	91 16	
Miscellaneous	17 00	
Total Disbursements	\$27,161 57	
Balance	\$25,985 76	

LEDGER ASSETS

Deposited in banks not on interest.....	\$25,985 76
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NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	675 00
Capita tax not turned over to supreme lodge.....	582 00
Furniture and fixtures.....	105 00
Gross Assets	\$27,347 76

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....	105 00
Total Admitted Assets.....	\$27,242 76

LIABILITIES

Policy or certificate claims due and unpaid.....	\$2,250 00
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EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$5,224 25	\$17,522 76	\$1,171 91	\$23,918 92
<i>Income:</i>				
Assessments.....	25,978 55			25,978 55
Dues and per capita tax.....			2,065 00	2,065 00
Interest and dividends.....		917 61		917 61
Other income.....	250 00		17 25	267 25
Totals.....	\$31,452 80	\$18,440 37	\$3,254 16	\$53,147 33
<i>Disbursements:</i>				
Death claims.....	\$26,000 00			\$26,000 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$916 66	916 66
Other expenditures.....			244 91	244 91
Totals.....	\$26,000 00		\$1,161 57	\$27,161 57
Balance on hand December 31, 1913.....	\$5,452 80	\$18,440 37	\$2,092 59	\$25,985 76

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	4,270	\$1,412,150	2,482	\$819,400
Written in 1913.....	157	49,300	65	20,600
Totals	4,427	\$1,461,450	2,547	\$840,000
Deduct terminated or decreased in 1913.....	217	75,950	103	35,650
Total benefit certificates in force December 31, 1913	4,210	\$1,385,500	2,444	\$804,350
Terminated by death in 1913.....	77	27,050	38	13,900
Terminated by lapse in 1913.....	140	48,900	65	21,750
Received in 1913 from members in New York:				
Mortuary				\$15,190 30
Expense				1,178 00
Total				\$16,368 30

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	5	\$1,700	3	\$1,200
Incurred in 1913.....	75	26,550	38	13,100
Totals	80	\$28,250	41	\$14,300
Paid in 1913.....	74	26,000	39	13,100
Balance	6	\$2,250	2	\$1,200
Claims unpaid December 31, 1913	6	2,250	1	400

FIRST NATIONAL SLAVONIAN UNION OF THE STATE OF NEW YORK

YONKERS, N. Y.

[Commenced business June, 1911]

JOHN A. UNGVARSKY, President

JOHN KUTKA, Secretary

Attorney for service of process in the State of New York, WM. H. FREEMAN,
Phillipsburg Building, Yonkers, N. Y.

INCOME

Membership fees	\$34 00
Assessments or premiums.....	5,767 46
Dues and per capita tax.....	1,136 70
	<hr/>
Net amount received from members.....	\$6,938 16
Interest	165 47
	<hr/>
Total Income	\$7,103 63
Ledger Assets December 31, 1912.....	4,999 79
	<hr/>
Total	\$12,103 42

DISBURSEMENTS

Death claims	\$4,328 51
Commissions and fees to deputies or organizers.....	20 30
Salaries of officers and trustees.....	387 00
Traveling and other expenses of officers, trustees and committees	4 40
Advertising, printing and stationery.....	40 50
Postage, express, telegraph and telephone.....	20 42
Official publication	30 00
Legal expenses	25 00
Rent of lodge room.....	28 00
	<hr/>
Total Disbursements	\$4,884 13
	<hr/>
Balance	\$7,219 29

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$5,658 78
Cash in association's office, \$1.74; in banks <i>not on interest</i> , \$204.39	206 13
Due from assemblies	1,354 38
	<hr/>
Total	\$7,219 29

DEDUCT ASSETS NOT ADMITTED

Due from assemblies	1,354 38
	<hr/>
Total Admitted Assets.....	\$5,864 91

LIABILITIES

Policy or certificate claims due and unpaid.....	\$3,221 49
--	------------

EXHIBIT OF FUNDS

	Mortuary	Total
Balance on hand December 31, 1912.....	\$4,999 79	\$4,999 79
<i>Income:</i>		
Membership fees	84 00	84 00
Assessments	5,767 46	5,767 46
Dues and per capita tax.....	1,136 70	1,136 70
Interest and dividends.....	165 47	165 47
Totals.....	\$12,108 42	\$12,108 42
<i>Disbursements:</i>		
Death claims	\$4,828 51	\$4,828 51
Commissions to deputies, organizers and agents.....	20 30	20 30
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....	391 40	391 40
Rent	28 00	28 00
Official publication	30 00	30 00
Legal expenses	25 00	25 00
Other expenditures	60 92	60 92
Totals.....	\$4,884 13	\$4,884 13
Balance on hand December 31, 1913.....	\$7,219 29	\$7,219 29

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	677	\$338,500
Written in 1913.....	34	17,000
Totals	711	\$355,500
Deduct terminated or decreased in 1913.....	123	61,500
Total benefit certificates in force December 31, 1913	588	\$294,000
Terminated by death in 1913.....	12	6,000
Terminated by lapse in 1913.....	111	55,500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	4	\$1,550
Incurred in 1913.....	12	6,000
Totals	16	\$7,550
Paid in 1913	11	4,329
Claims unpaid December 31, 1913(4 full, 4 partial) .	8	\$3,221

THE SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS

TORONTO, CANADA

[Commenced business July 1, 1881]

ELLIOTT G. STEVENSON, President

FRED J. DARCH, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$839 25	
Assessments or premiums	4,323,119 47	
Dues and per capita tax.....	263,822 59	
Change of policies	2,368 67	
Net amount received from members.....		\$4,590,149 98
Interest on:		
Mortgage loans	\$345,816 66	
Collateral loans	97,705 28	
Bonds and stocks.....	610,318 01	
Policy liens	71,120 73	
Other sources	12,912 85	
		1,137,873 53
Rents		69,740 22
Refunds		3,045 41
Re-deposits		3,453 64
Borrowed money		315,872 81
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		50 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		680 62
Total Income		\$6,120,866 21
Ledger Assets December 31, 1912.....		20,345,689 46
Total		\$26,466,555 67

DISBURSEMENTS

Death claims	\$2,494,033 37	
Permanent disability claims	136,561 04	
Sick and accident claims.....	290,879 84	
Old age benefits	771,575 39	
Expectation of life.....	10,000 00	
Funeral claims	23,114 40	
Total benefits paid		\$3,726,164 04
Commissions and fees to deputies or organizers.....		46,511 00
Salaries of deputies and organizers.....		156,687 93
Salaries of managers and agents' expenses.....		107,384 00
Salaries of officers and trustees.....		28,666 48
Salaries of office employees.....		102,816 60
Medical examiners' fees and salaries.....		7,000 00

Traveling and other expenses of officers, trustees and committees	\$6,321 98
Executive expenses	2,016 75
Insurance department fees.....	4,788 44
Rent	9,275 28
Advertising, printing and stationery.....	4,732 79
Postage, express, telegraph and telephone.....	17,603 26
Hospital donations	31,511 73
Official publication	24,664 29
Expense of supreme lodge meeting.....	32,083 09
Legal expenses	3,777 23
Furniture and fixtures	542 44
Taxes, repairs and other expenses on real estate.....	57,572 94
Miscellaneous	9,834 07
Interest on borrowed money.....	7,203 63
Inspection commissions and valuations.....	5,291 95
<i>Gross decrease, by adjustment, in book value of ledger assets, viz.:</i>	
Mortgages	1,242 50
Bonds	137 51
Total Disbursements	\$4,393,829 93
Balance	\$22,072,725 74

LEDGER ASSETS

Book value of real estate.....	\$983,378 63
Mortgage loans	3,441,614 04
Mortgage loans supplement	3,003,043 10
Collateral loans	1,174,661 06
Collateral loans supplement	100,003 80
Book value of bonds, \$9,305,489.35; stocks, \$969,756.52.....	10,275,245 87
Book value of bonds, \$2,221,083.31; stocks, \$221,708.22; supplement	2,442,791 53
Deposited in trust companies and banks <i>on interest</i>	529,943 00
Deposited with Union Trust Company.....	114,215 44
Deposited in banks <i>not on interest</i>	5,667 66
Sundry advances <i>re</i> bonds, etc.....	2,161 61
Total	\$22,072,725 74

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$90,400 50
Bonds	145,811 21
Total	236,211 71
Rents due and accrued.....	1,121 25
Supply account, stock in hand, \$19,640.61; accounts receivable, \$10,317.81	29,958 42
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,303 88
Accumulated liens on outstanding claims, \$47,744.90; interest thereon, \$459.22.....	48,204 12
Furniture and fixtures.....	33,395 88
Fire insurance unpaid, \$388.28; temporary advances in connection with mortgages, \$252.....	640 28
Gross Assets	\$22,424,561 28

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	\$223,641 72
Supply account, stock on hand and accounts receivable	29,958 42
Furniture and fixtures	33,395 88
Excess of loan over market value of collateral	11,003 80
Total	\$297,999 82
Total Admitted Assets	\$22,126,561 46

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$23,792 51
Adjusted, not yet due.....	58,889 94
Resisted	14,284 10
Reported, not yet adjusted.....	99,118 12
Present value of deferred death and disability claims payable in instalments..	637,693 00
Total	\$833,777 67
Borrowed money	315,872 81
Advance assessments	5,173 55
Accounts due and unpaid.....	5,804 57
Assessments and fees due to applicants and members.....	3,747 74
Claims of 1913 reported 1914 after closing books.....	182,755 96
Supply account, liabilities account, \$1,710.84; borrowed money, \$28,026.99	29,737 83
Total Liabilities	\$1,376,870 13

EXHIBIT OF FUNDS

	Mortuary	Sick and funeral	General	Total
Balance on hand December 31, 1912.....	\$20,183,789 27	\$165,757 84	—\$3,857 65	\$20,345,689 46
<i>Income:</i>				
Membership fees.....			839 25	839 25
Assessments.....	3,760,980 49	383,795 80	178,343 18	4,323,119 47
Dues and per capita tax.....			263,822 59	263,822 59
Interest and dividends.....	1,136,395 49	1,478 04		1,137,873 53
Other income.....	273,234 39	76 69	121,900 29	395,211 37
Totals.....	\$25,354,399 64	\$551,108 37	\$561,047 66	\$26,466,555 67
<i>Disbursements:</i>				
Death claims.....	\$2,494,033 37			\$2,494,033 37
Disability claims.....	136,561 04			136,561 04
Sick and accident claims.....		\$290,879 84		290,879 84
Other benefits.....	781,575 39	23,114 40		804,689 79
Commissions to deputies, organizers and agents.....		4,580 78	\$41,930 22	46,511 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		43,791 73	367,102 01	410,893 74
Insurance department fees.....			4,788 44	4,788 44
Rent.....		927 49	8,347 79	9,275 28
Official publication.....		2,428 90	22,235 39	24,664 29
Supreme lodge meeting.....			32,083 09	32,083 09
Legal expenses.....			3,777 23	3,777 23
Taxes and expenses on real estate.....	57,572 94			57,572 94
Other expenditures.....	1,815 43	2,724 17	73,560 28	78,099 88
Totals.....	\$3,471,558 17	\$368,447 31	\$553,824 45	\$4,393,829 93
Balance before transfers.....	\$21,882,841 47	\$182,661 06	\$7,223 21	\$22,072,725 74
Increase by transfers.....	7,223 21			7,223 21
Balance.....	\$21,890,064 68	\$182,661 06	\$7,223 21	\$22,079,948 95
Decrease by transfers.....			7,223 21	7,223 21
Balance on hand December 31, 1913.....	\$21,890,064 68	\$182,661 06		\$22,072,725 74

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	243,053	\$241,410,129	24,811	\$23,412,048
Written in 1913.....	24,237	18,124,810	3,008	2,023,500
Reinstated in 1913.....	8,407	7,957,315	941	770,998
Increased in 1913.....	.....	198,698	.....	24,750
Totals	275,697	\$267,690,952	23,760	\$26,231,296
Deduct terminated or decreased in 1913.....	53,248	50,078,624	5,706	4,925,560
Total benefit certificates in force December 31, 1913	222,449	\$217,612,328	23,054	\$21,305,736
Terminated by death in 1913	2,300	2,524,273	249	247,650
Terminated by lapse in 1913	50,093	46,636,215	5,421	4,641,960
Terminated by old age, expectation of life, etc., in 1913	855	918,136	36	35,950
Received in 1913 from members in New York:				
Mortuary				\$382,337 97
Sick and accident				24,962 12
Expense				26,450 30
Total				\$433,750 39

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	150	\$139,420	7	\$11,231
Revised in 1913.....	3	7,862	.....	.....
Incurred in 1913.....	2,300	2,524,273	249	247,650
Totals	2,453	\$2,671,555	256	\$258,881
Paid in 1913	2,295	2,404,034	248	243,832
Balance	158	\$177,521	8	\$15,049
Saved by compromising or scaling down in 1913.....	.....	48,579	.....	8,980
Rejected in 1913.....	12	8,498	1	1,000
Claims unpaid December 31, 1913	146	120,444	7	5,069

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	282	\$125,554	31	\$10,636
Incurred in 1913.....	151	77,524	10	5,350
Totals	433	\$203,078	41	\$15,986
Paid in 1913	238	136,561	18	10,950
Balance	195	\$66,517	23	\$5,036
Rejected in 1913.....	29	24,431	.....	.....
Claims unpaid December 31, 1913	166	42,086	23	5,036

EXHIBIT OF SICK AND FUNERAL CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	430	\$12,887	5	\$128
Incurred in 1913.....	13,736	322,600	944	20,817
Totals	14,166	\$335,487	949	\$20,945
Paid in 1913.....	13,614	313,994	906	19,737
Rejected in 1913.....	137	\$7,456	21	\$467
Claims unpaid December 31, 1913	415	14,037	22	741

EXHIBIT OF OLD AGE AND OTHER CLAIMS — EXPECTATION OF LIFE

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	46	\$7,719	1	\$100
Incurred in 1913.....	1,745	793,871	59	25,300
Totals	1,791	\$801,590	60	\$25,400
Paid in 1913.....	1,731	781,575	57	25,000
Balance	60	\$20,015	3	\$400
Rejected in 1913.....	1	496	.....	.....
Claims unpaid December 31, 1913	59	\$19,519	3	\$400

SCHEDULE OF COLLATERAL LOANS

	Par value	Rate used	Market value	Amount loaned
100 shares Harriman Nat Bank certs.....	\$10,000	295	\$29,500	\$30,000
50 shares pref Michigan United Ry.....	50,000	80	40,000	
2,777 shares Union Trust Co Toronto.....	277,700	178	494,306	277,700
1st mtg 6% bds The Whiting Mfg Co Ashville, N. C.....	120,000	94	112,800	100,000
Bonds Georgia Ry & Power Co 1st and ref 5s..	150,000	90	135,000	128,893
Bonds Dominion Tr & Ltg Co Portland Me....	95,000	91	86,450	81,223
Note dated Dec. 31, 1913 and July 1, 1914 250 Dominion Tr & Ltg Co bds Portland.....	250,000	91	227,500	201,631
Note dated Dec 31 1913 and Jan 1 1915 300 Dominion Tr & Ltg Co bds Portland.....	300,000	91	273,000	253,464
500 shares pref Detroit Sulphite P & P Co Detroit Mich.....	150,000	90	135,000	101,750
500 shares com Detroit Sulphite P & P Co Detroit Mich.....	200,000	50	100,000	
Totals.....	\$1,602,700		\$1,633,556	\$1,174,661

SUPPLEMENT SCHEDULE OF COLLATERAL LOANS

(Collateral investments made by the Union Trust Co., Limited, for the Independent Order of Foresters, Dec. 31, 1913)

	Par value	Rate used	Market value	Amount loaned
500 shares Union Trust Co Toronto.....	\$50,000	178	\$89,000	\$100,004
2,000 shares Ocean Falls pref Ocean Falls B.C..	200,000	....	.....
1,000 shares Monarch Lumber Co com Portland Ore.....	100,000	....	.....
Totals.....	\$350,000		\$89,000	\$100,004

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Ontario Prov. 1926 3½s.....	\$92,000 }	\$250,000 {	\$84,640
Ontario Prov 1936 3½s.....	158,000 }		139,040
Ontario Prov annuities 1944 4s.....	24,068	26,106	23,496
Bale St Paul Parish Que 1914-1961 5s...	126,227	126,227	109,817
Berlin Town Ont 1936 4½s.....	48,136	47,536	41,831
Brandon City Manitoba 1936 4½s.....	8,726	4,000	3,600
Brandon City Manitoba 1937 4½s.....	82,597	85,000	31,500
Buckingham Town Quebec 1938 5s.....	25,000	25,000	23,250
Campbellford Village Ontario 1919 5s.....	4,995	4,958	4,804
Campbellford Village Ontario 1919 5s.....	3,328	8,302	3,203
Charlottetown City Prince Ed Isl 1923 4s.	22,047	22,000	20,680
Charlottetown City Prince Ed Isl 1928 4s.	3,000	3,000	2,760
Essex Town Ontario 1921 5s.....	3,612	3,574	3,466
Edmonton City Alberta 1927 4½s.....	86,657	87,217	85,357
Kenora Town Ontario 1936 5½s.....	26,530	25,000	25,000
Kamloops Town No 1 B C 1934 5s.....	4,000	4,000	3,600
Kamloops Town No 2 B C 1920 5s.....	15,000	15,000	14,250
Lethbridge City Alberta No 1 1927 5s....	10,554	10,741	10,294
Lethbridge City Alberta Nos 2 & 3 1947 5s	88,437	89,635	86,068
Moosejaw City Saskatchewan 1956 5s.....	48,054	48,054	44,690
Strathcona City Alberta 1939 4½s.....	83,405	83,405	29,396
Sault Ste Marie Ontario No 1 1915 5s....	1,200	1,200	1,200
Sault Ste Marie Ontario No 2 1920-33 5s.	8,800	8,800	8,498
St Gabriel du Brandon Quebec 1914-61 5s.	51,249	51,249	47,661
Toronto Junction Ont 1943 3½s to 4½s..	7,400	7,400	6,290
Vancouver City B C 1945 4s.....	48,897	50,000	41,500
Winnipeg City Manitoba 1920 4s.....	49,724	50,000	47,500
Barcelona Traction Lt & Pr Co 1961 5's..	165,467	194,667	165,467
Dominion Traction & Ltg Co Portland Me 1948 5s	235,450	277,000	252,070
Dominion Traction & Ltg Co Ltd Toronto Ont 1948 5s.....	650,250	765,000	650,250
Georgia Ry & Pow Co Ga 1940 5s.....	3,867,500	4,550,000	4,095,000
Georgia Ry & Pow Co Ga deb 1914 6s...	209,000	209,000	209,000
Hamilton Cat Pow Lt & Tr Co Hamilton mtg 1943 5s.....	40,000	40,000	38,800
International Transit Co Sault Ste Marie Ont 1918-21 5s.....	50,201	53,000	51,940
Imperial Rolling Stock Can Northern Ry Lot 1 1919 4½s.....	41,986	43,000	41,710
Imperial Rolling Stock Can Northern Ry Lot 2 1919 4½s.....	48,000	43,000	41,710
Imperial Rolling Stock Can Northern Ry Lot 3 1915 4½s.....	19,766	20,000	19,600
Michigan Unit Ry Jackson Mich 1936 5s..	1,719,550	2,028,000	1,719,550
Dominion Iron & Steel Co Sydney Cape Breton 1929 5s.....	70,000	70,000	60,900
Independ Lumber Co Regina Sask 1919 6s.	66,752	67,000	67,000
Internat Milling Co Toronto Ont 1930 6s.	49,778	50,000	50,000
Lake Superior Iron & Chemical Co Detroit Mich No 1 1935 6s.....	136,000	136,559	54,628
Lake Superior Iron & Chemical Co Detroit Mich No 2 1935 6s.....	100,000	100,000	40,000
Lamb-Watson Lumber Co Arrowhead B C 1926 6s	156,000	156,000	156,000
Linton Apartments Montreal Que 1932 5s.	175,000	175,000	155,750
Merchants S S Co Beaverton Toronto Ont 1938 6s	36,000	36,000	36,000
Merchants S S Co Mapleton Toronto Ont 1919 6s	48,500	48,500	48,500
O'Keefe & Drew Chatham Ont 1931 6s...	30,000	30,000	30,000
Price Bros Toronto Ont 1940 5s.....	17,069	20,050	16,241
Rogers A R Euden B C 1914-26 6s.....	143,000	143,000	143,000
Shields Lumber Co 6s.....	130,050	133,000	130,050
Valprey Detroit Mich mtg series A & B 1921 6s	13,000 }	10,000 8,000	10,000 2,250
Western of Canada Flour Mills Co Toronto Ont 1928 6s.....	9,882	9,733	9,928
Whiting Manufacturing Co 1930 6s.....	160,650	189,000	160,650
Stocks:			
Alexander Palace Toronto Ont.....	250	250	250
92 Credit Soc of Real Estate Owners in Danish Isles, Copenhagen Den.	36,601	38,505	36,580
Dominion of Canada stock.....	100,000	100,000	99,000
Dominion of Canada stock.....	98,842	98,842	87,969

	Book value	Par value	Market value
1000 Home & Foreign Sec So stk Toron.	\$135,000	\$100,000	\$125,000
New Brunswick Govt stock.....	20,000	20,000	18,200
700 North Crown Bank Winnipeg Man..	77,000	70,000	68,700
Queensland Govt stock Australia...	48,867	48,867	42,340
49 Royal Mort Bk Christiania Norway.	34,477	37,864	31,426
320 1/2 Standard Bank Toronto Ont.....	35,470	16,025	33,492
South Australia Govt stock.....	24,333	24,333	21,170
1970 Union Trust Co stock Toronto Ont.	325,050	197,000	350,660
Victoria Govt stock Australia.....	9,733	9,733	7,008
Victoria Govt stock Australia.....	24,333	24,333	17,520
Totals.....	\$10,275,246	\$11,327,460	\$10,228,697

**SUPPLEMENT SCHEDULE OF INVESTMENTS MADE BY THE UNION TRUST COMPANY,
LIMITED, FOR THE INDEPENDENT ORDER OF FORESTERS ***

Ontario Govt 1936 3 1/2s.....	\$250,000	\$250,000	\$220,000
Province of Nova Scotia 1945 3 1/2s.....	113,946	125,000	103,750
Town of Indian Head 1943 6s.....	9,883	9,666	8,989
Town of Indian Head 1943 6s.....	52,388	51,233	47,647
City of Edmonton 1949 4 1/2s.....	25,560	25,000	21,500
City of Greenwood 1918 6s.....	2,553	2,500	2,400
Hodson School District 1918 7s.....	1,200	1,200	1,176
Township of Dover 1918 5s.....	693	707	700
Township of Mornington 1918 4 1/2s.....	1,358	1,387	1,345
Town of Oshawa 1938 4 1/2s.....	3,772	3,723	3,128
Town of Oshawa 1928 5s.....	8,520	8,162	7,591
Town of Red Deer 1938 6s.....	20,871	18,017	16,935
Town of Red Deer 1929 5s.....	2,213	2,174	1,957
Town of Red Deer 1919 5s.....	729	723	687
Town of Wolseley 1927 5s.....	3,562	3,500	3,185
Town of Wolseley 1924 5 1/2s.....	15,093	14,512	13,931
Chicoutimi Water & Elec Co 1932 5s.....	88,892	100,000	91,000
Georgia Ry & Pow Co 1940 5s.....	488,750	575,000	517,500
Ha Ha Bay Ry Co 1941 5s.....	723,600	904,500	633,150
The Alexandra Palace Toronto Ont 1922 5s	150,000	150,000	139,500
Nat Fire Proofing Co of Canada 1931 6s..	101,250	112,500	112,500
Lake Superior Iron & Chem Co 1935 6s..	27,106	28,519	11,407
Dryden Timber & Power Co 1927 6s.....	21,968	23,749	.....
Robt Simpson Co Ltd 1952 5s.....	83,926	88,573	88,259
Lake Superior Iron & Chem Co 1916 6s..	23,750	25,000	10,000

Stocks held by The Union Trust Co., Ltd.,
for The Independent Order of Foresters:

1359 Northern Crown Bank	130,900	135,900	123,669
R. Simpson Co Ltd.....	90,808	100,900	88,792
Totals.....	\$2,442,792	\$2,762,145	\$2,265,699

* These supplementary schedules contain the investments made by the Union Trust Co., Toronto, with moneys deposited by the Supreme Court, I. O. F. The trust company guarantees the repayment of these deposits, and pays interest thereon at the rate of 4 per cent. per annum.

THE FRATERNAL BENEFIT LEAGUE

NEW HAVEN, CONN.

[Commenced business August 1, 1900]

AVERY E. FORD, President

FRANK P. TYLER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$567 50	
Assessments or premiums during first six months of membership of which all or an extra percentage is used for expense.....	1,761 69	
All other assessments or premiums.....	54,999 67	
Dues and per capita tax.....	238 25	
Total	\$57,567 11	
Deduct payments returned to applicants and members	63 85	
Net amount received from members.....		\$57,503 26
Interest on:		
Mortgage loans	\$1,991 00	
Bonds	1,050 00	
Other sources	506 51	
		4,147 51
Rents		1,454 17
Sale of lodge supplies.....		309 23
Miscellaneous		5 00
Total Income		\$63,419 17
Ledger Assets December 31, 1912.....		110,236 68
Total		\$173,655 85

DISBURSEMENTS

Death claims	\$39,395 14	
Sick and accident claims.....	1,151 29	
Total benefits paid.....		\$40,546 43
Commissions and fees to deputies or organizers.....		847 74
Salaries of deputies and organizers.....		754 43
Salaries of officers and trustees.....		3,362 00
Salaries and other compensation of committees.....		168 00
Salaries of office employees.....		1,201 40
Medical examiners' fees and salaries.....		583 00
Traveling and other expenses of officers, trustees and com- mittees		1,137 60
Collection and remittance of assessments and dues.....		1,637 87
Insurance department fees		63 00
Rent		600 00
Advertising, printing and stationery.....		410 12
Postage, express, telegraph and telephone.....		313 90
Lodge supplies		188 91

Official publication	\$855 35
Legal expenses	628 25
Furniture and fixtures.....	45 05
Taxes, repairs and other expenses on real estate.....	923 27
Miscellaneous	371 87
Organizers' expenses	510 94

Total Disbursements **\$55,149 13**

Balance **\$118,506 72**

LEDGER ASSETS

Book value of real estate.....	\$19,000 00
Mortgage loans	45,000 00
Book value of bonds	39,218 75
Deposited in trust companies and banks <i>on interest</i>	13,451 38
Cash in association's office, \$230.18; in banks <i>not on interest</i> , \$1,606.41	1,836 59

Total **\$118,506 72**

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$281 84
Bonds	100 00
Other assets	211 70

Total **593 54**

Rents due	50 00
Market value of real estate over book value.....	3,000 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	4,476 25
Due for supplies, \$196.55; furniture and fixtures, \$1,133; supreme council supplies, \$371.50; subordinate council sup- plies, \$496.85.....	2,197 90

Gross Assets **\$128,824 41**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$5,118 75
Due for supplies, furniture and fixtures, su- preme and subordinate council supplies.....	2,197 90

Total **7,316 65**

Total Admitted Assets **\$121,507 76**

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$37 28
Reported, not yet adjusted.....	1,028 08

Total **\$1,065 36**

Collectors' and organizers' expenses and commissions accrued..	318 54
Taxes accrued	256 50
Advance assessments.....	49 10
Interest paid in advance.....	97 77

Total Liabilities **\$1,787 27**

EXHIBIT OF FUNDS

	Mortuary	Health and accident	Extension	Expense	Total
Balance on hand December 31, 1912.....	\$98,302 09	\$3,037 91	\$154 25	\$8,742 43	\$110,236 68
<i>Income:</i>					
Membership fees.....				567 50	567 50
Assessments during first six months of membership of which all or an extra per cent is used for expenses.....			1,097 84		1,097 84
Other assessments.....	42,221 98	1,516 80		11,260 89	54,999 67
Dues and per capita tax.....				238 25	238 25
Interest and dividends.....	4,025 96	121 55			4,147 51
Other income.....				1,768 40	1,768 40
Totals.....	\$144,550 03	\$4,676 26	\$1,852 09	\$22,577 47	\$173,655 85
<i>Disbursements</i>					
Death claims.....	\$39,281 14	\$114 00			\$39,395 14
Sick and accident claims.....		1,151 29			1,151 29
Commissions to deputies, organizers and Agents.....			\$847 74		847 74
Salaries, fees, other compensation and traveling expenses of officers and em- ployees.....			754 43	\$8,089 87	8,844 30
Insurance department fees.....				63 00	63 00
Rent.....				600 00	600 00
Official publication.....				855 35	855 35
Legal expenses.....				628 25	628 25
Taxes and expenses on real estate.....				923 27	923 27
Other expenditures.....	40 00		510 94	1,289 85	1,840 79
Totals.....	\$39,321 14	\$1,265 29	\$2,113 11	\$12,449 59	\$55,149 13
Balance before transfers.....	\$105,228 89	\$3,410 97	—\$261 02	\$10,127 88	\$118,506 72
Increase by transfers.....	760 00		600 00		1,360 00
Balance.....	\$105,988 89	\$3,410 97	\$338 98	\$10,127 88	\$119,866 72
Decrease by transfers.....				1,360 00	1,360 00
Balance on hand December 31, 1913.....	\$105,988 89	\$3,410 97	\$338 98	\$8,767 88	\$118,506 72

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	4,318	\$4,440,919	59	\$40,589
Written in 1913.....	543	399,600	12	4,100
Increased in 1913.....		500		
Totals	4,861	\$4,841,019	71	\$44,689
Deduct terminated or de- creased in 1913	429	334,254	17	9,500
Total benefit certificates in force December 31, 1913	4,432	\$4,506,765	54	\$35,189
Terminated by death in 1913.....	49	39,423		
Terminated by lapse in 1913.....	380	282,374	17	9,500
Terminated by lien or Class B in 1913.....		9,457		
Decreased in 1913.....		3,000		
Received in 1913 from members in New York:				
Mortuary				\$291 31
Extension				10 60
Sick and accident.....				95 00
Expense				111 62
Total				\$508 53

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1912.....	2	\$3,037
Incurred in 1913.....	49	39,423
Totals	51	\$42,460
Paid in 1913.....	49	39,395
Balance	2	\$3,065
Rejected in 1913.....	1	2,000
Claims unpaid December 31, 1913.....	1	1,065

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	36	\$1,151	2	\$76
Paid in 1913	36	\$1,151	2	\$76

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Consolidated Ry deb 1954 4s.....	\$9,775	\$10,000	\$7,500
Connecticut Ry & Lt 1st mtg & ref 1951 4½s	10,075	10,000	9,300
Town of E Hartford Conn fire dist 1933 4s.	9,863	10,000	9,600
New York N H & H R R deb 1956 4s.....	9,508	10,000	7,700
Totals	\$39,219	\$40,000	\$34,100

THE FRATERNAL MYSTIC CIRCLE

No. 1913 ARCH STREET, PHILADELPHIA, PA.

[Commenced business January, 1885]

F. H. DUCKWITZ, President

J. D. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first nine months of membership of which all or an extra percentage is used for expense.....	\$30,705 95	
All other assessments or premiums.....	467,974 50	
Medical examiners' fees	940 50	
Changing certificates	181 50	
Net amount received from members.....		\$499,802 45
Interest on:		
Mortgage loans	\$14,213 09	
Bonds and stocks.....	1,140 00	
Other sources	2,137 48	
		17,490 57
Rents		4,802 53
Sale of lodge supplies.....		545 20
Exchange		1 32
Total Income		\$522,642 07
Ledger Assets December 31, 1912.....		397,490 66
Total		\$920,132 73

DISBURSEMENTS

Death claims	\$365,206 94	
Permanent disability claims.....	11,991 21	
Sick and accident claims.....	1,958 20	
Old age benefits.....	9,624 78	
Other benefits	3,236 60	
Total benefits paid.....		\$392,017 73
Commissions and fees to deputies or organizers.....		26,300 41
Salaries of deputies and organizers.....		13,412 18
Salaries of managers and agents.....		4,050 00
Salaries of officers and trustees.....		10,000 00
Salaries and other compensation of committees.....		515 00
Salaries of office employees.....		13,554 93
Medical examiners' fees and salaries.....		8,203 77
Traveling and other expenses of officers, trustees and committees		1,651 04
Collection and remittance of assessments and dues.....		485 00
Insurance department fees.....		474 00
Rent		2,400 00
Advertising, printing and stationery.....		2,346 26
Postage, express, telegraph and telephone.....		2,618 28
Lodge supplies		1,865 14

Official publication	\$3,104 89
Legal expenses	5,123 71
Furniture and fixtures.....	676 34
Taxes, repairs and other expenses on real estate.....	3,244 86
Miscellaneous	1,449 28
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	521 91

Total Disbursements **\$494,014 73**

Balance **\$426,118 00**

LEDGER ASSETS

Book value of real estate.....	\$64,232 48
Mortgage loans	278,450 00
Book value of bonds, \$26,243.75; stocks, \$2,936.25.....	29,180 00
Deposited in trust companies and banks <i>on interest</i>	51,617 86
Cash in association's office.....	2,637 66

Total **\$426,118 00**

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$4,175 34
Bonds	392 50
Other assets	544 02

Total	5,111 86
Rents due	402 00
Market value of real estate over book value.....	16,967 52
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	41,556 70
Furniture, fixtures and supplies.....	6,000 00
Personal and ruling balances.....	8,429 50
Disability loans on certificates.....	10,000 00

Gross Assets **\$514,585 58**

DEDUCT ASSETS NOT ADMITTED

Personal and ruling balances.....	\$8,429 50
Book value of bonds and stocks over market value	3,170 00
Furniture, fixtures and supplies.....	6,000 00
Disability loans on certificates.....	10,000 00

Total **27,599 50**

Total Admitted Assets..... **\$486,986 08**

LIABILITIES

Policy or certificate claims:

Resisted	\$15,174 36
Reported, not yet adjusted.....	39,731 55
Present value of deferred death and disability claims payable in instalments.....	16,795 54

Total	\$71,701 45
Salaries and miscellaneous accounts.....	5,805 61
Advance assessments	1,185 74

Total Liabilities **\$78,692 80**

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912..	\$396,724 87	\$765 79	\$397,490 66
<i>Income:</i>			
Assessments during first nine months of membership of which all or an extra per cent. is used for expenses..		30,705 95	30,705 95
Other assessments	398,237 91	69,736 59	467,974 50
Interest and dividends.....	17,490 57		17,490 57
Other income	4,802 53	1,668 52	6,471 05
Totals	\$817,255 88	\$102,876 85	\$920,132 73
<i>Disbursements:</i>			
Death claims	\$365,206 94		\$365,206 94
Disability claims	11,991 21		11,991 21
Sick and accident claims.....	1,958 20		1,958 20
Other benefits	12,861 38		12,861 38
Commissions to deputies, organizers agents		\$26,300 41	26,300 41
Salaries, fees, other compensation and traveling expenses of officers and employees		51,871 92	51,871 92
Insurance department fees.....		474 00	474 00
Rent		2,400 00	2,400 00
Official publication		8,104 89	8,104 89
Legal expenses		5,123 71	5,123 71
Taxes and expenses on real estate....	3,244 86		3,244 86
Other expenditures	521 91	8,955 30	9,477 21
Totals	\$395,784 50	\$98,230 23	\$494,014 73
Balance on hand December 31, 1913..	\$421,471 38	\$4,646 62	\$426,118 00

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	18,933	\$20,607,000	2,150	\$1,618,250
Written in 1913.....	3,645	3,497,500	344	260,750
Totals	22,578	\$24,104,500	2,494	\$1,879,000
Deduct terminated or decreased in 1913.....	3,636	3,709,500	334	263,500
Total benefit certificates in force December 31, 1913	18,942	\$20,395,000	2,160	\$1,615,500
Terminated by death in 1913.	286	348,924	19	12,633
Terminated by lapse in 1913.	3,309	3,311,076	313	249,568
Terminated by disability in 1913	41	49,500	2	1,299
Received in 1913 from members in New York:				
Mortuary				\$29,793 10
Expense				7,541 61
Total				\$37,334 71

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	85	\$94,211	6	\$3,247
Incurred in 1913.....	286	348,924	19	12,633
Totals	371	\$443,135	25	\$15,880
Paid in 1913.....	308	385,207	18	10,855
Balance	63	\$77,928	7	\$5,025
Saved by compromising or scaling down in 1913.....		2,250		350
Rejected in 1913.....	4	4,303		
Claims unpaid December 31, 1913	59	71,375	7	4,675
Less interest commuted value		1,646		

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	24	\$13,964	2	\$650
Paid in 1913.....	23	11,991	2	650
Claims unpaid December 31, 1913	1	\$1,973		

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	66	\$1,958	12	\$408
Paid in 1913.....	66	\$1,958	12	\$408

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1913.....	52	\$12,861
Paid in 1913.....	52	\$12,861

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Bonds:			
Phila & Reading gen mtg 1897 4s.....	\$12,704	\$13,000	\$12,090
Electric & Peoples Call tr cts 1945 4s.....	2,977	3,000	2,460
City of Baltimore 1980 3½s.....	9,650	10,000	8,200
Virginia State Century 1991 3s.....	912	1,000	830
Stocks:			
30 Philadelphia Tr Co Phila Pa.....	2,936	1,500	2,430
Totals.	\$29,180	\$28,500	\$26,010

INDEPENDENT ORDER FREE SONS OF ISRAEL

No. 21 WEST 124TH STREET, NEW YORK

[Commenced business March, 1871]

M. SAMUEL STERN, President

ABRAHAM HAFFER, Secretary

Attorney for service of process in the State of New York, M. B. BLUMENTHAL,
No. 35 Nassau street, New York

INCOME

Assessments or premiums		\$273,317 60
Interest on:		
Mortgage loans	\$48,363 25	
Bonds	509 85	
Other sources	2,725 49	
		<u>51,598 59</u>
Sale of lodge supplies.....		12 70
Relief fund from lodges for Jewish sufferers of Balkan war...		40 00
		<u>\$324,968 89</u>
Total Income		\$324,968 89
Ledger Assets December 31, 1912.....		<u>1,065,744 53</u>
Total		<u>\$1,390,713 42</u>

DISBURSEMENTS

Death claims	\$282,203 76
Salaries of officers and trustees.....	3,000 00
Salaries and other compensation of office employees.....	1,100 00
Traveling and other expenses of officers, trustees and committees	651 50
Insurance department fees	390 52
Rent	800 00
Advertising, printing and stationery.....	722 15
Postage, express, telegraph and telephone.....	344 31
Legal expenses	75 00
Furniture and fixtures.....	18 13
Miscellaneous	1,247 72
Propaganda	1,685 00
	<u>\$292,238 09</u>
Total Disbursements	\$292,238 09
Balance	<u>\$1,098,475 33</u>

LEDGER ASSETS

Mortgage loans	\$996,830 00
Book value of bonds.....	49,937 50
Deposited in trust companies and banks on interest.....	51,707 83
	<u>\$1,098,475 33</u>
Total	\$1,098,475 33

NON-LEDGER ASSETS

Interest accrued:		
Mortgages	\$8,271 09	
Bonds	750 00	
		<u>9,021 09</u>
Total		9,021 09
Market value of bonds over book value		2,062 50
Assessments levied and uncollected.....		26,007 63
Furniture and fixtures.....		2,830 10
		<u>\$1,138,396 65</u>
Gross Assets		\$1,138,396 65

DEDUCT ASSETS NOT ADMITTED

Assessments levied and uncollected.....	\$26,007 63
Furniture and fixtures.....	2,830 10
Total	\$28,837 73
Total Admitted Assets.....	\$1,109,558 92

LIABILITIES

Policy or certificate claims due and unpaid.....	\$4,379 79
Advance assessments	16 75
Due lodges for payment of death claims.....	6,381 08
Total Liabilities	\$10,777 62

EXHIBIT OF FUNDS

	Mortuary and reserve	Relief	Expense	Total
Balance on hand December 31, 1912.....	\$1,064,197 87	\$306 11	\$1,240 55	\$1,065,744 53
<i>Income:</i>				
Assessments.....	261,467 80		11,849 80	273,317 60
Interest and dividends.....	51,563 48		35 11	51,598 59
Other income.....		40 00	12 70	52 70
Totals.....	\$1,377,229 15	\$346 11	\$13,138 16	\$1,390,713 42
<i>Disbursements:</i>				
Death claims.....	\$282,203 76			\$282,203 76
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$4,751 50	4,751 50
Insurance department fees.....			390 52	390 52
Rent.....			800 00	800 00
Legal expenses.....			75 00	75 00
Other expenditures.....	8 02	\$346 11	3,663 18	4,017 31
Totals.....	\$282,211 78	\$346 11	\$9,680 20	\$292,238 09
Balance on hand December 31, 1913.....	\$1,095,017 37		\$3,457 96	\$1,098,475 33

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	8,745	\$8,656,750	6,399	\$6,337,750
Written in 1913.....	254	143,500	148	86,750
Totals	8,999	\$8,800,250	6,547	\$6,424,500
Deduct terminated or de- creased in 1913.....	583	562,500	433	417,250
Total benefit certificates in force December 31, 1913	8,416	\$8,237,750	6,114	\$6,007,250
Terminated by death in 1913	283	283,000	209	209,000
Terminated by lapse in 1913	205	187,750	165	151,250
Terminated by withdrawal in 1913	95	91,750	59	57,000
Received in 1913 from members in New York:				
Mortuary				\$191,070 17
Expense				8,648 36
Total				\$199,718 53

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	15	\$6,645	12	\$5,378
Incurred in 1913.....	283	283,000	209	209,000
Totals	298	\$289,645	221	\$214,378
Paid in 1913.....	286	282,204	211	209,167
Balance	12	\$7,441	10	\$5,211
Saved by compromising or scaling down in 1913.....	.....	3,061	.....	1,000
Claims unpaid December 31, 1913	12	4,380	10	4,211

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Corporate stk city of New York wtr 1963 4½s	\$49,988	\$50,000	\$52,000

INDEPENDENT ORDER FREE SONS OF JUDAH

No. 78 SECOND AVENUE, NEW YORK

[Commenced business February 12, 1890]

SAMUEL GOLDSTEIN, President

SIGMUND FODOR, Secretary

Attorney for service of process in the State of New York, SIGMUND FODOR,
No. 78 Second avenue, New York

INCOME

Assessments or premiums.....	\$124,227 40	
Dues and per capita tax.....	6,554 50	
Initiation fees	824 38	
Total	\$131,606 28	
Deduct payments returned to applicants and members	1 80	
Net amount received from members.....		\$131,604 48
Interest		1,462 85
Sale of lodge supplies.....		63 00
Miscellaneous		3,072 46
Borrowed money		10,000 00
Payments and instalments on lots purchased by lodges.....		2,915 00
Reserved and sold graves.....		1,174 50
Unclaimed endowments		1,500 00
Total Income		\$151,792 29
Ledger Assets December 31, 1912.....		56,322 06
Total		\$208,114 35

DISBURSEMENTS

Death claims	\$114,790 00	
Old age benefits.....	105 61	
Donations to lodges and members.....	1,328 50	
Total benefits paid.....		\$116,224 11
Propaganda		2,620 37
Salaries of managers and agents.....		3,200 00
Salary of grand master.....		1,000 00
Salaries and other compensation of office employees.....		372 00
Traveling and other expenses of officers, trustees and committees		335 40
Cemetery expense		1,061 86
Insurance department fees.....		200 20
Rent		755 00
Advertising, printing and stationery.....		541 67
Postage, express, telegraph and telephone.....		605 65
Lodge supplies		291 56
Expense of supreme lodge meeting.....		895 05
Legal expenses		856 70
Furniture and fixtures.....		301 57
Miscellaneous		1,398 96
Borrowed money, repaid \$1,000; interest thereon, \$338.....		1,338 00
Returned deposit headstones.....		1,823 00
Cemetery association instalment and interest.....		5,026 80
Total Disbursements		\$138,847 90
Balance		\$69,266 45

LEDGER ASSETS

Deposited in trust companies and banks on interest.....	\$69,180 61
Cash in association's office.....	85 84
Total	\$69,266 45

NON-LEDGER ASSETS

Interest due and accrued.....	758 69
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	17,000 00
Furniture and fixtures, \$1,750; cemetery lots paid, \$11,000; cemetery lots partly paid, \$11,221.80.....	23,971 80
Gross Assets	\$110,996 94

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures; cemetery lots paid; cemetery lots partly paid	23,971 80
Total Admitted Assets	\$87,025 14

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$500
Adjusted, not yet due.....	17,000
Resisted	500
Reported, not yet adjusted.....	13,500
Total	\$31,500 00
Deposit headstones	654 00
Borrowed money	9,000 00
Total Liabilities	\$41,154 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Cemetery	Relief fund
Balance on hand December 31, 1912.....	\$478 78	\$38,890 31	\$7,491 67	\$2,414 14
<i>Income:</i>				
Assessments.....	106,630 27	10,778 69	2,673 80	1,986 29
Other income.....	10,217 91	.....	6,185 15	.....
Totals.....	\$117,326 96	\$49,669 00	\$16,350 62	\$4,400 43
<i>Disbursements:</i>				
Death claims.....	\$114,790 00	.....	.....	.....
Other benefits.....	.....	.....	.....	\$1,328 50
Legal expenses.....	856 70	.....	.....	.....
Other expenditures.....	1,628 52	.....	\$8,084 56	333 41
Totals.....	\$117,275 22	.....	\$8,084 56	\$1,661 91
Balance on hand December 31, 1913.....	\$51 74	\$49,669 00	\$8,266 06	\$2,738 52
	Propaganda	Aged and infirm	Expense	Total
Balance on hand December 31, 1912.....	\$1,636 30	\$4,485 57	\$925 29	\$56,322 06
<i>Income:</i>				
Assessments.....	2,156 55	.....	.....	124,235 60
Dues and per capita tax.....	.....	.....	6,554 50	6,554 50
Interest and dividends.....	.....	1,462 85	.....	1,462 85
Other income.....	.....	.....	3,146 28	19,549 34
Totals.....	\$3,792 85	\$5,948 42	\$10,626 67	\$208,114 35

EXHIBIT OF FUNDS — Concluded

	Propaganda	Aged and infirm	Expense	Total
<i>Disbursements:</i>				
Death claims.....				\$114,790 00
Other benefits.....		\$105 61		1,434 11
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$4,535 40	4,535 40
Insurance department fees.....			200 20	200 20
Rent.....			755 00	755 00
Supreme lodge meeting.....			895 05	895 05
Legal expenses.....				856 70
Other expenditures.....	\$2,846 00		2,488 95	15,381 44
Totals.....	\$2,846 00	\$105 61	\$8,874 60	\$138,847 90
Balance on hand December 31, 1913.....	\$946 85	\$5,842 81	\$1,751 47	\$69,266 45

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	21,744	\$10,872, 000	19,261	\$9,630, 500
Written in 1913.....	3,705	1,852, 500	3,184	1,592, 000
Totals	25,449	\$12,724, 500	22,445	\$11,222, 500
Deduct terminated or de- creased in 1913.....	2,531	1,265, 500	2,253	1,126, 500
Total benefit certificates in force December 31, 1913	22,918	\$11,459, 000	20,192	\$10,096, 000
Terminated by death in 1913	237	118, 500	218	109, 000
Terminated by lapse in 1913	2,294	1,147, 000	2,035	1,017, 500

Received in 1913 from members in New York:

Propaganda	\$1,881 08
Mortuary	103,977 01
Reserve	9,401 48
Cemetery	8,858 95
Relief	1,986 29
Expense	8,599 57
Total	\$134,704 38

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	58	\$28,875	52	\$26,000
Incurred in 1913.....	237	118,500	209	104,500
Totals	295	\$147,375	261	\$130,500
Paid in 1913.....	232	114,790	207	103,500
Balance	63	\$32,585	54	\$27,000
Saved by compromising or scaling down in 1913....		1,085		
Claims unpaid December 31, 1913	63	31,500	54	27,000

THE FRENCH CANADIAN ARTISANS SOCIETY

MONTREAL, CANADA

[Commenced business 1877]

LUDGER GRAVEL, President

HENRI ROY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$711,603 77	
Dues and per capita tax.....	68,679 90	
Medical examiners' fees	595 75	
Cards	2,018 40	
Total	\$782,897 82	
Deduct payments returned to applicants and members	29 92	
Net amount received from members.....		\$782,867 90
Interest on:		
Mortgage loans	\$28,643 59	
Bonds	54,343 61	
Other sources	2,054 98	
		85,047 18
Rents		1,951 58
Sale of lodge supplies.....		2,057 57
From subordinate lodges for guarantee bonds.....		762 75
Loans to members of class B.....		51,989 67
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		
Bonds		970 13
Total Income		\$925,646 78
Ledger Assets December 31, 1912.....		1,909,809 26
Total		\$2,835,456 04

DISBURSEMENTS

Death claims	\$270,778 00	
Permanent disability claims.....	3,250 00	
Sick and accident claims.....	145,862 30	
Total benefits paid		\$419,890 30
Salaries of deputies and organizers.....		9,500 20
Organizers' traveling expense.....		7,037 89
Salaries and other compensation of officers and trustees.....		7,940 32
Salaries of office employees.....		15,078 52
Medical examiners' fees and salaries.....		778 75
Traveling and other expenses of officers, trustees, agents and committees		3,041 82
Collection and remittance of assessments and dues.....		679 63
Insurance department fees.....		324 50
Rent		1,000 00
Advertising, printing and stationery.....		5,116 23
Postage, express, telegraph and telephone.....		1,736 99
Lodge supplies		2,779 86

Official publication	\$6,880 64
Expense of supreme lodge meeting.....	563 40
Legal expenses	1,161 65
Furniture and fixtures.....	209 46
Taxes, repairs and other expenses on real estate.....	3,051 29
Miscellaneous	2,384 33
Annual celebration	1,217 81
Bonus to subordinate lodge collectors.....	1,852 10
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>vis.:</i>	
Bonds	429 45

Total Disbursements **\$492,655 14**

Balance **\$2,342,800 90**

LEDGER ASSETS

Book value of real estate.....	\$98,875 09
Mortgage loans	651,219 32
Book value of bonds.....	1,452,842 31
Deposited in trust companies and banks <i>on interest</i> , \$80,217.85; special deposit, \$5,000.....	85,217 85
Cash in association's office.....	2,176 54
Bills receivable	480 12
Loans to members of class B.....	51,989 67
Total	\$2,342,800 90

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$3,521 95
Bonds	16,053 32
Total	19,575 27
Rents due	35 00
Market value of real estate over book value.....	31,124 91
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	20,685 08
Furniture, fixtures and supplies.....	11,700 00
Gross Assets	\$2,425,921 16

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$480 12
Loans to members of class B.....	51,989 67
Book value of bonds over market value.....	143,897 31
Furniture, fixtures and supplies.....	11,700 00
Total	213,067 10
Total Admitted Assets	\$2,212,854 06

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$1,000 00
Adjusted, not yet due.....	20,930 00
Reported, not yet adjusted.....	5,750 99
Total	\$27,680 99
Salaries and miscellaneous accounts.....	5,276 27
Advance assessments	3,744 98
Total Liabilities	\$36,702 24

EXHIBIT OF FUNDS

	Mortuary	Sick benefit	Special	Expense	Total
Balance on hand December 31, 1912...	\$1,865,977 60	\$38,491 65	\$2,575 23	\$2,764 78	\$1,909,809 26
<i>Income:</i>					
Assessments.....	564,577 80	146,606 35	.....	.....	711,573 85
Dues and per capita tax.....	.....	.....	.....	68,679 90	68,679 90
Interest and dividends.....	85,047 18	.....	.....	.....	85,047 18
Other income.....	53,959 80	.....	2,614 15	3,771 90	60,345 85
Totals.....	\$2,569,862 08	\$185,188 00	\$5,189 38	\$75,216 58	\$2,835,456 04
<i>Disbursements:</i>					
Death claims.....	\$270,778 00	.....	.....	.....	\$270,778 00
Disability claims.....	8,250 00	.....	.....	.....	8,250 00
Sick and accident claims.....	.....	\$145,862 30	.....	.....	145,862 30
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$757 75	\$43,299 38	44,057 13
Insurance department fees.....	.....	.....	.....	324 50	324 50
Rent.....	.....	.....	.....	1,000 00	1,000 00
Official publication.....	.....	.....	.....	6,880 64	6,880 64
Supreme lodge meeting.....	.....	.....	.....	563 40	563 40
Legal expenses.....	.....	.....	.....	1,161 65	1,161 65
Taxes and expenses on real estate.....	.....	.....	.....	3,051 29	3,051 29
Other expenditures.....	429 45	.....	197 27	15,099 51	15,726 23
Totals.....	\$274,457 45	\$145,862 30	\$955 02	\$71,880 37	\$492,655 14
Balance on hand December 31, 1913..	\$2,295,404 63	\$39,325 70	\$4,234 36	\$3,836 21	\$2,342,800 90

EXHIBIT OF CERTIFICATES

	Total Business of the Year	
	Number	Amount
Benefit certificates in force December 31, 1912.....	40,220	\$32,637.913
Written in 1913.....	2,368	1,601,900
Increased in 1913.....	.....	75,474
Totals	42,588	\$34,315,287
Deduct terminated or decreased in 1913.....	3,497	3,074,900
Total benefit certificates in force December 31, 1913	39,091	\$31,240,387
Terminated by death in 1913.....	302	267,008
Terminated by lapse in 1913.....	3,188	2,428,048
Terminated by permanent disability in 1913.....	7	6,500
Decreased in 1913 .....	.....	373,344

EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1912.....	30	\$25,700
Incurred in 1913.....	302	267,008
Totals	332	\$292,708
Paid in 1913.....	307	270,778
Claims unpaid December 31, 1913.....	25	\$21,930

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1913.....	7	\$6,500
Paid in 1913.....	7	3,250
Balance		\$3,250
Saved by compromising or scaling down in 1913.....		3,250

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1912.....	248	\$4,027
Incurred in 1913.....	5,220	147,586
Totals	5,468	\$151,613
Paid in 1913.....	5,239	145,862
Claims unpaid December 31, 1913.....	229	\$5,751

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Ahuntsic Montreal 1956 5s.....	\$67,782	\$60,000	\$61,200
Chambly Canton P Q 1914 4s.....	19,666	20,000	20,000
Delorimier Montreal 1942 4½s.....	16,432	16,000	14,720
Delorimier Montreal 1946 4½s.....	53,812	50,000	48,000
Delorimier Montreal 1946 4½s.....	30,000	30,000	28,800
Fraserville P Q 1933 4½s.....	105,230	100,000	85,000
Grand Mere P Q 1933 4½s.....	41,643	42,000	34,860
Maisonneuve Montreal 1955 4.60s.....	65,850	60,000	51,000
Massachusetts 1928 8½s.....	5,437	5,000	4,700
Ottawa Ontario 1928 4½s.....	5,212	5,000	4,850
Ottawa Ontario 1924 4½s.....	5,230	5,000	4,850
Ottawa Ontario 1925 4½s.....	5,233	5,000	4,850
Ottawa Ontario 1926 4½s.....	5,243	5,000	4,850
Ottawa Ontario 1927 4½s.....	5,253	5,000	4,800
Ottawa Ontario 1928 4½s.....	5,262	5,000	4,800
Ottawa Ontario 1929 4½s.....	5,271	5,000	4,800
Ottawa Ontario 1930 4½s.....	5,280	5,000	4,800
Ottawa Ontario 1931 4½s.....	5,288	5,000	4,800
Ottawa Ontario 1931 4½s.....	5,290	5,000	4,800
Ottawa Ontario 1932 4½s.....	5,300	5,000	4,750
Ottawa Ontario 1933 4½s.....	5,308	5,000	4,750
Ottawa Ontario 1934 4½s.....	5,311	5,000	4,750
Ottawa Ontario 1934 4½s.....	5,315	5,000	4,750
Ottawa Ontario 1935 4½s.....	5,318	5,000	4,750
St Boniface Manitoba 1923 5s.....	52,510	50,000	48,500
S-Cunegonde Montreal 1927 4½s.....	89,020	85,000	83,300
S-Edouard Montreal 1926 5s.....	10,821	10,000	9,100
S-Laurent Montreal 1942 4½s.....	13,049	12,000	10,440
St-Louis Montreal 1941 4s.....	24,460	25,000	22,500
Terrebonne P Q 1947 5s.....	33,144	27,500	23,925
Tetreaultville Montreal 1947 5s.....	16,639	15,000	15,000
Longue Pointe Montreal 1947 4½s.....	34,373	35,000	32,200
Riv-S-Pierre Montreal 1938 5½s.....	37,154	35,000	32,200
Emardville Montreal 1938 5s.....	35,856	32,000	32,000
S-Edouard Schools Montreal 1949 5½s.....	36,493	30,000	24,400
Cote Visitation Montreal 1951 5½s.....	67,332	62,000	66,960
Thetford Mines P Q 1934 5s.....	2,000	2,000	1,760
Thetford Mines P Q 1935 5s.....	4,000	4,000	3,520
Thetford Mines P Q 1936 5s.....	5,000	5,000	4,400
Thetford Mines P Q 1937 5s.....	5,000	5,000	4,350
Thetford Mines P Q 1938 5s.....	5,000	5,000	4,350
Thetford Mines P Q 1939 5s.....	5,000	5,000	4,850
Thetford Mines P Q 1940 5s.....	6,000	6,000	5,220
Thetford Mines P Q 1941 5s.....	6,000	6,000	5,220

	Book value	Par value	Market value
.....	\$2,000	\$2,000	\$1,720
.....	1,000	1,000	900
.....	4,000	4,000	3,580
.....	4,000	4,000	3,580
.....	4,000	4,000	3,580
.....	2,000	2,000	1,780
.....	4,000	4,000	3,440
.....	6,000	6,000	5,180
.....	5,000	5,000	4,500
.....	54,215	50,000	52,000
.....	48,734	50,000	45,000
.....	16,761	18,000	16,560
2 5s.....	114,987	125,000	110,000
.....	5,000	5,000	5,200
.....	85,717	85,000	81,800
.....	976	1,000	1,000
.....	951	1,000	900
.....	953	1,000	960
.....	965	1,000	970
.....	973	1,000	980
.....	982	1,000	950
.....	991	1,000	950
.....	4,881	5,000	4,900
Totals. . .	\$1,452,842	\$1,391,500	\$1,303,945

THE GERMAN BAPTISTS LIFE ASSOCIATION

No. 173 TIMON STREET, BUFFALO, N. Y.

[Commenced business 1883]

DANIEL B. STUMPF, President

H. H. LOHANS, Secretary

Attorney for service of process in the State of New York, A. W. HICKMAN,
German Insurance Building, Buffalo, N. Y.

INCOME

Assessments or premiums during first months of membership of which all or an extra percentage is used for expense.....	\$2,597 47	
All other assessments or premiums.....	30,035 16	
Dues and per capita tax.....	2,050 63	
Sick benefit dues.....	1,164 23	
Total	\$35,847 49	
Deduct payments returned to applicants and members	21 51	
Net amount received from members.....		\$35,825 98
Interest on:		
Mortgage loans	\$2,400 54	
Liens	89 58	
Other sources	546 54	
		3,036 66
Miscellaneous		31 89
Total Income		\$38,894 53
Ledger Assets December 31, 1912.....		67,367 95
Total		\$106,262 48

DISBURSEMENTS

Death claims	\$27,333 33	
Sick and accident claims.....	582 06	
Total benefits paid.....		\$27,915 39
Commissions and fees to deputies or organizers.....	1,014 91	
Salary of manager.....	1,200 00	
Salaries of officers and trustees.....	1,515 00	
Compensation of committees.....	22 00	
Salaries and other compensation of office employees.	72 00	
Medical examiners' fees and salaries.....	1,109 50	
Traveling and other expenses of officers, trustees and committees	1,295 00	
Collection and remittance of assessments and dues.....	1,195 92	
Rent	100 00	
Advertising, printing and stationery.....	453 63	
Postage, express, telegraph and telephone.....	151 70	
Miscellaneous	91 97	
Total Disbursements		\$38,137 02
Balance		\$70,125 46

LEDGER ASSETS

Mortgage loans	\$48,600 00
Deposited in trust companies and banks <i>on interest</i>	20,192 75
Sick benefit funds in local treasuries.....	1,332 71
Total	\$70,125 46

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	444 46
Liens against certificates and interest December 31, 1913.....	69,257 50
Due and deferred assessments to end of policy for which reserve is herein carried as a liability.....	14,765 00
Assessment notes secured by reserve liability.....	156 11
Furniture	255 00
Gross Assets	\$155,003 53

DEDUCT ASSETS NOT ADMITTED

Furniture	\$255 00
Excess of liens and due and deferred assess- ments over reserve liability.....	15,198 00
Sick benefit funds in local treasuries.....	1,332 71
Total	16,783 71
Total Admitted Assets.....	\$138,219 82

LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$2,500 00
Medical examiners' fees.....	34 50
Advance assessments	1,555 00
Reserve American experience table at 3½ per cent select and ultimate	93,044 00
Total Liabilities	\$97,133 50

EXHIBIT OF FUNDS

	Mortuary	Sick benefit	Expense	Total
Balance on hand December 31, 1912.....	\$43,242 71	\$8,208 86	\$15,916 38	\$67,367 95
<i>Income:</i>				
Assessments during the first twelve months of mem- bership of which all or an extra per cent is used for expenses.....	961 59	.....	1,615 88	2,597 47
Other assessments.....	30,013 65	.....	.....	30,013 65
Dues and per capita tax.....	.....	.....	2,050 63	2,050 63
Interest and dividends.....	2,152 37	180 40	703 89	3,036 66
Other income.....	.....	1,121 73	74 39	1,196 12
Totals.....	\$76,390 32	\$9,510 99	\$20,361 17	\$106,262 48
<i>Disbursements:</i>				
Death claims.....	\$27,333 33	.....	.....	\$27,333 33
Sick and accident claims.....	.....	\$582 06	.....	582 06
Commissions to deputies, organisers and agents..	.....	.....	\$1,014 91	1,014 91
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	6,094 42	6,094 42
Rent.....	.....	.....	100 00	100 00
Other expenditures.....	.....	57 58	954 72	1,012 30
Totals.....	\$27,333 33	\$639 64	\$8,164 05	\$36,137 02
Balance before transfers.....	\$49,056 99	\$8,871 35	\$12,197 12	\$70,125 46
Increase by transfers.....	388 05	8 85	.....	396 90
Balance.....	\$49,445 04	\$8,880 20	\$12,197 12	\$70,522 36
Decrease by transfers.....	.....	.....	396 90	396 90
Balance on hand December 31, 1913.....	\$49,445 04	\$8,880 20	\$11,800 22	\$70,125 46

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	1,317	\$1,271,583	241	\$266,000
Written in 1913.....	326	262,750	12	10,500
Increased in 1913.....	.....	4,500	.....	.....
Totals	1,643	\$1,538,833	253	\$276,500
Deduct terminated or decreased in 1913.....	102	99,083	11	13,000
Total benefit certificates in force December 31, 1913	1,541	\$1,439,750	242	\$263,500
Terminated by death in 1913.	24	28,333	2	2,500
Terminated by lapse in 1913.	78	70,750	9	10,500

Received in 1913 from members in New York:

Mortuary	\$5,539 81
Sick and accident.....	71 40
Expense	359 07
Total	\$5,970 28

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1	\$1,000	1	\$1,000
Incurred in 1913.....	26	28,833	2	2,500
Totals	27	\$29,833	3	\$3,500
Paid in 1913.....	25	27,333	3	3,500
Claims unpaid December 31, 1913	2	\$2,500	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1913.....	20	\$582
Paid in 1913.....	20	\$582

SUPREME COMMANDERY UNITED ORDER OF THE GOLDEN CROSS OF THE WORLD

KNOXVILLE, TENN.

[Commenced business July 4, 1876]

JOSEPH P. BURLINGAME, President

WILLIAM R. COOPER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$461,316 56	
Dues and per capita tax.....	690 30	
Certificate changes fees.....	249 00	
Total	\$462,255 86	
Deduct payments returned to applicants and members	497 43	
Net amount received from members.....		\$461,758 43
Interest on:		
Bonds	\$3,187 50	
Other sources	1,544 00	
		4,731 50
Rents		199 80
Sale of lodge supplies.....		46 44
Official publication		333 85
Miscellaneous		41 30
Borrowed money		3,000 00
Contribution		1,680 00
Total Income		\$471,791 32
Ledger Assets December 31, 1912.....		168,449 37
Total		\$640,240 69

DISBURSEMENTS

Death claims	\$426,535 76
Commissions and fees to deputies or organizers.....	3,713 15
Salaries of deputies and organizers.....	16,409 85
Salaries of managers and agents.....	78 00
Salaries and other compensation of officers and trustees.....	8,227 09
Salaries and other compensation of committees.....	350 00
Salaries of office employees.....	5,194 00
Medical examiners' fees and salaries.....	1,082 50
Traveling and other expenses of officers, trustees and com- mittees	729 65
Insurance department fees and corporation tax.....	279 00
Rent	1,225 00
Advertising, printing and stationery.....	2,043 35
Postage, express, telegraph and telephone.....	1,482 70
Lodge supplies	389 13
Official publication	2,842 18
Expense of supreme lodge meeting.....	2,743 20
Legal expenses	1,543 50
Furniture and fixtures.....	211 45
Taxes, repairs and other expenses on real estate.....	46 72

Miscellaneous	\$1,385 55
Borrowed money repaid, \$13,000; interest thereon, \$90.....	13,090 00
Total Disbursements	\$489,601 78

Balance	\$150,638 91
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LEDGER ASSETS

Book value of real estate.....	\$6,500 00
Book value of bonds.....	91,310 57
Deposited in trust companies and banks <i>on interest</i>	6,859 24
Cash in association's office, \$37.36; in banks <i>not on interest</i> \$45,931.74	45,969 10
Total	\$150,638 91

NON-LEDGER ASSETS

Interest on bonds.....	1,326 75
Market value of real estate over book value.....	3,500 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	32,500 48
Gross Assets	\$187,966 14

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	6,830 57
Total Admitted Assets	\$181,135 57

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$2,600 00
Resisted	14,255 01
Reported, not yet adjusted.....	20,250 00
Total	\$37,105 01
Salaries and miscellaneous accounts.....	946 60
Total Liabilities	\$38,051 61

EXHIBIT OF FUNDS

	Mortuary	Emergency	Expense	Total
Balance on hand December 31, 1912.....	\$66,871 51	\$101,107 70	\$470 16	\$168,449 37
<i>Income:</i>				
Assessments.....	398,606 41	.....	62,212 72	460,819 13
Dues and per capita tax.....	.....	.....	690 30	690 30
Interest and dividends.....	1,175 49	.....	3,556 01	4,731 50
Other income.....	.....	.....	5,550 89	5,550 39
Totals.....	\$466,653 41	\$101,107 70	\$72,479 58	\$640,240 69
<i>Disbursements:</i>				
Death claims.....	\$426,535 76	.....	.....	\$426,535 76
Commissions to deputies, organizers and agents...	.....	.....	\$3,713 15	3,713 15
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	32,071 09	32,071 09
Insurance department fees.....	.....	.....	279 00	279 00
Rent.....	.....	.....	1,225 00	1,225 00
Official publication.....	.....	.....	2,842 18	2,842 18
Supreme lodge meeting.....	.....	.....	2,743 20	2,743 20
Legal expenses.....	.....	.....	1,543 50	1,543 50
Taxes and expenses on real estate.....	.....	.....	46 72	46 72
Other expenditures.....	.....	.....	18,602 18	18,602 18
Totals.....	\$426,535 76	.....	\$63,066 02	\$489,601 78
Balance before transfers.....	\$40,117 65	\$101,107 70	\$9,413 56	\$150,638 91
Increase by transfers.....	12 00	3,225 71	.....	3,237 71
Balance.....	\$40,129 65	\$104,333 41	\$9,413 56	\$153,876 62
Decrease by transfers.....	.....	.....	3,237 71	3,237 71
Balance on hand December 31, 1913.....	\$40,129 65	\$104,333 41	\$6,175 85	\$150,638 91

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	17,268	\$17,187,500	982	\$904,750
Written in 1913.....	2,109	1,537,000	38	25,500
Increased in 1913.....	.....	12,250	.....	.....
Totals	19,377	\$18,736,750	1,020	\$930,250
Deduct terminated or decreased in 1913.....	1,910	1,556,500	77	66,250
Total benefit certificates in force December 31, 1913	17,467	\$17,180,250	943	\$864,000
Terminated by death in 1913	352	430,250	24	30,500
Terminated by lapse in 1913	1,558	1,091,000	53	33,750
Decreased in 1913.....	.....	35,250	.....	2,000

Received in 1913 from members in New York:

Mortuary	\$19,966 53
Expense	3,111 71
Total	\$23,078 24

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	23	\$33,505	.....	.....
Incurred in 1913.....	352	430,250	24	\$30,500
Totals	375	\$463,755	24	\$30,500
Paid in 1913.....	346	426,536	24	30,497
Balance	29	\$37,219	.....	\$3
Saved by compromising or scaling down in 1913.....	.....	114	.....	3
Claims unpaid December 31, 1913	29	37,105	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Cleveland Ohio 1916 4s.....	\$20,550	\$20,000	\$20,000
New Canaan Conn 1937 4s.....	6,080	6,000	5,700
New York city 1954 3½s.....	15,000	15,000	12,750
Rochester N Y wtr ser 1918-1933 4½s.....	15,525	15,000	15,600
York Me school & ref 1938-9 3s.....	2,000	2,000	1,620
York Me school & ref 1940-1 3s.....	2,000	2,000	1,600
York Me school & ref 1942-3-4 3s.....	3,000	3,000	2,370
York Me school & ref 1945-6-7 3s.....	3,000	3,000	2,340
Chicago B & Q R R Ill div 1949 4s.....	4,954	5,000	4,650
Chicago Mil St P R R gen ser A 1989 4s....	4,931	5,000	4,650
Chicago B I & Pac R R gen A 1988 4s.....	4,801	5,000	4,200
Louis & Nash R R unified 1940 4s.....	4,894	5,000	4,600
Louis & Nash R R A K & C div reg 1955 4s.	4,626	5,000	4,400
Totals	\$91,311	\$91,000	\$84,480

SUPREME CONCLAVE IMPROVED ORDER OF HEPTASOPHS

BALTIMORE, MD.

[Commenced business August 28, 1878]

MORRIS G. COHEN, President

FRANK E. PLEITNER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$5,436 00	
Assessments or premiums.....	1,389,481 60	
Dues and per capita tax.....	101,802 61	
Medical examiners' fees.....	6,981 00	
Other payments by members.....	1,485 00	
Net amount received from members.....		\$1,505,186 21
Interest on:		
Bonds	\$27,184 85	
Other sources	1,952 16	
		29,137 01
Sale of lodge supplies.....		1,373 95
Miscellaneous		835 82
Subconclave officers' bonds.....		1,321 02
Total Income		\$1,537,854 01
Ledger Assets December 31, 1912.....		801,469 68
Total		\$2,339,323 69

DISBURSEMENTS

Death claims	\$1, 559, 073 34
Commissions and fees to deputies or organizers.....	17, 604 39
Salaries of organizers.....	9, 541 67
Salaries of officers.....	19, 650 00
Traveling and per diem of deputies.....	5, 590 99
Salaries of committees.....	500 00
Salaries of office employees.....	10, 250 73
Medical examiners' fees and salaries.....	6, 981 00
Traveling and other expenses of officers, trustees and committees	6, 048 66
Insurance department fees.....	588 00
Rent	1, 828 00
Advertising, printing and stationery.....	5, 460 68
Postage, express, telegraph and telephone.....	3, 397 48
Lodge supplies	855 90
Official publication	15, 565 03
Expense of supreme lodge meeting	11, 965 49
Legal expenses	1, 694 82
Furniture and fixtures.....	147 65
Miscellaneous	3, 109 85
Tattersall Memorial Documents.....	2, 092 88
Gross decrease, by adjustment, in book value of ledger assets, <i>vis.:</i>	
Bonds	6, 192 50
Total Disbursements	\$1,688,139 06
Balance	\$651,184 63

174 SUPREME CONCLAVE IMPROVED ORDER HEPTASOPHS [1913

LEDGER ASSETS

Book value of bonds.....	\$607,165 95
Deposited in trust companies and banks on interest.....	44,018 68
Total	\$651,184 63

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	8,517 81
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	126,537 22
Options selected by members to be deducted at death.....	1,283,883 57
Gross Assets	\$2,070,123 23

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$55,097 95
Options selected by members to be deducted at death	1,283,883 57
Total	1,338,981 52
Total Admitted Assets	\$731,141 71

LIABILITIES

Policy or certificate claims:	
Reported, not yet adjusted.....	\$264,951 33
Present value of deferred death and disability claims payable in instalments.....	880 00
Total	\$265,831 33
Salaries and miscellaneous accounts.....	2,682 87
Total Liabilities	\$268,514 20

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$81,248 70	\$709,846 36	\$10,374 62	\$801,469 68
<i>Income:</i>				
Membership fees.....			5,436 00	5,436 00
Assessments.....	1,389,481 60			1,389,481 60
Dues and per capita tax.....			101,802 61	101,802 61
Interest and dividends.....	1,311 81	27,535 19	290 01	29,137 01
Other income.....	1,485 00		10,511 79	11,996 79
Totals.....	\$1,473,527 11	\$737,381 55	\$128,415 03	\$2,339,323 69
<i>Disbursements:</i>				
Death claims.....	\$1,559,073 34			\$1,559,073 34
Commissions to deputies, organisers and agents....			\$17,604 39	17,604 39
Salaries fees, other compensation and traveling expenses of officers and employees.....			58,563 05	58,563 05
Insurance department fees.....			588 00	588 00
Rent.....			1,828 00	1,828 00
Official publication.....			15,565 03	15,565 03
Supreme lodge meeting.....			11,965 49	11,965 49
Legal expenses.....			1,094 82	1,094 82
Other expenditures.....		\$6,192 50	15,064 44	21,256 94
Totals.....	\$1,559,073 34	\$6,192 50	\$122,873 22	\$1,688,139 06
Balance before transfers.....	—\$85,546 23	\$731,189 05	\$5,541 81	\$651,184 63
Increase by transfers.....	115,868 35			115,868 35
Balance.....	\$30,322 12	\$731,189 05	\$5,541 81	\$767,052 98
Decrease by transfers.....		115,868 35		115,868 35
Balance on hand December 31, 1913.....	\$30,322 12	\$615,320 70	\$5,541 81	\$651,184 63

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	72,336	\$96,825,000	5,122	\$6,065,500
Written in 1913.....	4,847	4,471,500	514	460,500
Received by transfer in 1913 .....	.....	.....	4	4,000
Increased in 1913.....	.....	55,000	.....	2,000
Totals	77,183	\$101,351,500	5,640	\$6,532,000
Deduct terminated or decreased in 1913.....	7,073	7,175,000	810	757,500
Total benefit certificates in force December 31, 1913	70,110	\$94,176,500	4,830	\$5,774,500
Terminated by death in 1913	1,000	1,567,500	51	83,000
Terminated by lapse in 1913.	6,073	5,562,000	752	664,500
Transferred in 1913.....	.....	.....	7	5,500
Decreased in 1913.....	.....	45,500	.....	4,500

Received in 1913 from members in New York:

Mortuary	\$82,693 85
Expense	6,364 32

Total **\$89,058 17**

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	219	\$347,942	14	\$18,500
Incurred in 1913.....	1,000	1,567,500	51	83,000
Totals	1,219	\$1,915,442	65	\$101,500
Paid in 1913.....	1,054	1,559,074	57	77,123
Balance	165	\$356,368	8	\$24,377
Saved by compromising or scaling down in 1913.....	.....	90,537	.....	3,877
Claims unpaid December 31, 1913	165	265,831	8	20,500

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Allegheny Pa school 1930 3½s.....	\$15,788	\$15,000	\$13,650
Allegheny Pa county road 1933 4s.....	20,800	20,000	19,200
Altoona Pa ref 1936 4s.....	5,125	5,000	4,900
Altoona Pa school 1936 4s.....	5,110	5,000	4,850
Athens Ga school 1938 5s.....	5,400	5,000	5,200
Atlantic City N J fire dept 1926 4s.....	5,013	5,000	4,850
Baltimore Md refunding 1940 3½s.....	24,640	22,000	19,800
Beaver county Pa bridge 1928 4s.....	5,165	5,000	4,850
Berkeley Va gen imp 1942 5s.....	2,165	2,000	2,060
Berkeley Va gen imp 1930 5s.....	6,468	6,000	6,120
Bordentown N J sewer 1940 4½s.....	5,169	5,000	5,000
Bordentown N J sewer 1940 4½s.....	4,135	4,000	4,000
Boston Mass 1932 3½s.....	42,300	40,000	36,400
Camden N J series 2 water 1932 4s.....	11,025	10,000	9,500
Charlotte N C funding 1939 4½s.....	5,275	5,000	4,900
Chattanooga Tenn public imp 1937 4½s.....	5,200	5,000	5,000

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	Book value	Par value	Market value
Cincinnati Ohio con sink fund 1952 3½s...	\$15,881	\$15,000	\$14,100
Cincinnati Ohio con sink fund 1952 3½s...	10,050	10,000	9,400
Danbury Conn school 1942 4s.....	22,839	21,000	19,950
Danville Va street imp 1929 4s.....	1,960	2,000	1,880
Duluth Minn canal bridge 1930 4s.....	5,000	5,000	4,700
Duluth Minn water & light 1935 4s.....	4,900	5,000	4,650
Duluth Minn school 1940 4½s.....	10,358	10,000	10,000
Durham N C street & sidewalk 1941 4½s...	10,725	10,000	9,600
Easton Pa 1932 3½s.....	17,791	17,400	16,008
Essex county N J series C 1943 4s.....	16,275	15,000	14,250
Galveston Tex grade raising 1947 5s.....	5,000	5,000	4,900
Gloucester N J funding 1930 5s.....	5,303	5,000	5,250
Granville county N C public road 1939 4½s.	5,212	5,000	4,800
Greensboro N C street 1954 4s.....	4,925	5,000	4,350
Greenville S C improvement 1935 4½s.....	5,194	5,000	4,900
High Point N C fund & refund 1938 5s....	5,200	5,000	5,000
Houston Tex street paving 1938 5s.....	5,502	5,000	5,100
Houston Tex water mains wharves & slips 1938 4½s	15,284	15,000	14,400
Jacksonville Fla improvement 1936 5s.....	9,020	8,000	8,400
Kearney N J town hall 1924 4½s.....	5,281	5,000	5,000
Lynchburg Va water 1938 4s.....	10,000	10,000	9,300
Lynchburg Va refunding 1934 4s.....	8,810	4,000	3,720
Memphis Tenn school 1928 4½s.....	10,525	10,000	9,700
Nashville Tenn trunk sewer 1927 4s.....	10,050	10,000	9,300
Nashville Tenn suburban & street 1935 4½s.	5,231	5,000	4,850
Newark N J funded debt & water 1955 3½s.	10,275	10,000	8,700
Newark N J school 1929 3½s.....	2,993	3,000	2,760
Newbern N C street & improve 1938 5s....	5,228	5,000	5,100
Newport News Va street & imp 1948 4½s..	5,140	5,000	4,900
New York N Y school houses & sites 1953 3½s	15,258	15,000	12,750
New York N Y new East River bridge 1952 3½s	10,600	10,000	8,500
Norfolk Va Park Place ward & imp 1936 4s.	2,880	3,000	2,700
Norfolk Va refunding 1930 4s.....	4,800	5,000	4,550
Oklahoma City Okla public parks 1934 5s..	16,102	15,000	15,450
Pawtucket R I gen funding 1944 4s.....	15,863	15,000	14,100
Philadelphia Pa 1934 3½s.....	10,275	10,000	9,100
Portsmouth Va sewerage 1938 4½s.....	5,000	5,000	4,800
Portsmouth Va school & sewer 1938 4½s...	8,160	8,000	7,680
Portsmouth Va 1940 4½s.....	9,900	10,000	9,500
Raleigh N C street & public imp 1929 4s....	1,930	2,000	1,840
Richmond Va series F 1940 4s.....	10,050	10,000	9,300
Reidsville N C sewer & street imp 1941 5s.	5,242	5,000	5,100
Roanoke Va street 1936 4s.....	9,800	10,000	9,000
San Diego Cal water works 1934 4½s.....	5,450	5,000	4,850
San Diego Cal water works 1936 4½s.....	10,730	10,000	9,700
Scranton Pa school 1933 4s.....	10,873	10,000	9,800
Wheeling W Va improvements 1936 4s.....	10,000	10,000	9,600
Wilkes Barre Pa improvements 1935 4s....	10,720	10,000	9,700
Wilmington N C water & sewer 1948 4½s..	5,263	5,000	5,000
Winchester Va sewerage 1929 4s.....	4,975	5,000	4,600
York Pa bldg & imp 1933 3½s.....	10,125	10,000	9,200
Totals.....	\$607,168	\$582,400	\$552,068

INDEPENDENT WESTERN STAR ORDER

No. 1127 BLUE ISLAND AVENUE, CHICAGO, ILL.

[Commenced business May, 1895]

N. T. BRENNER, President

I. SHAPIRO, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$83,260 29
Dues and per capita tax.....	8,594 23
Propaganda fund	2,837 26
Net amount received from members.....	\$94,691 78
Interest	782 07
Sale of lodge supplies.....	890 50
Total Income	\$96,364 35
Ledger Assets December 31, 1912.....	35,035 93
Total	\$131,400 28

DISBURSEMENTS

Death claims and tombstones.....	\$72,068 67
Funeral expense	7,499 00
Total benefits paid.....	\$79,567 67
Commissions and fees to deputies or organizers.....	2,658 00
Salaries of officers and trustees.....	2,946 00
Medical examiners' fees and salaries....	259 95
Traveling and other expenses of officers, trustees and committees	2,176 18
Insurance department fees.....	128 25
Rent	754 00
Advertising, printing and stationery.	1,360 57
Postage, express, telegraph and telephone.....	951 92
Legal expenses	1,190 60
Furniture and fixtures.....	94 18
Miscellaneous	753 38
Total Disbursements	\$92,840 70
Balance	\$38,559 58

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$27,579 49
Deposited in banks <i>not on interest</i>	5,522 23
Appeal by bonding company from judgment covering funds misappropriated by former employee.....	5,457 86
Total	\$38,559 58

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	16,791 56
Furniture and fixtures.....	2,500 00
Gross Assets	\$57,851 14

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....	\$2,500 00	
Appeal by bonding company from judgment covering funds misappropriated by former employee	5,457 86	
Total		\$7,957 86
Total Admitted Assets.....		\$49,893 28

LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$2,908 33	
Adjusted, not yet due.....	6,500 00	
Reported, not yet adjusted.....	12,000 00	
Total		\$21,408 33
Tombstones on paid claims.....		1,988 00
Total Liabilities		\$23,396 33

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Expense	Total
Balance on hand December 31, 1912.....	\$7,613 11	\$25,098 48	\$186 32	\$2,138 02	\$35,035 93
Income:					
Assessments.....	81,561 35	1,098 94			83,260 29
Dues and per capita tax.....				8,594 23	8,594 23
Interest and dividends.....		782 07			782 07
Other income.....				3,727 76	3,727 76
Totals.....	\$89,174 46	\$27,579 49	\$186 32	\$14,460 01	\$131,400 28
Disbursements:					
Death claims.....	\$72,068 67				\$72,068 67
Other benefits.....	7,499 00				7,499 00
Commissions to deputies, organizers and agents.....				\$2,658 00	2,658 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....				5,382 13	5,382 13
Insurance department fees.....				128 25	128 25
Rent.....				754 00	754 00
Legal expenses.....				1,190 60	1,190 60
Other expenditures.....				3,160 05	3,160 05
Totals.....	\$79,567 67			\$13,273 03	\$92,840 70
Balance on hand December 31, 1913.....	\$9,606 79	\$27,579 49	\$186 32	\$1,186 98	\$38,559 58

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	17,091	\$8,545,500	2,284	\$1,142,000
Written in 1913.....	5,466	2,733,000	2,531	1,265,500
Totals	22,557	\$11,278,500	4,815	\$2,407,500
Deduct terminated or decreased in 1913.....	3,376	1,688,000	942	471,000
Total benefit certificates in force December 31, 1913	19,181	\$9,590,500	3,873	\$1,936,500
Terminated by death in 1913.....	152	76,000	24	12,000
Terminated by lapse in 1913.....	3,224	1,612,000	918	459,000

Received in 1913 from members in New York:

Mortuary	\$11,280 32
Reserve	249 49
Expense	1,965 17
Total	\$13,494 98

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	39	\$19,465	2	\$1,000
Incurred in 1913....	152	76,000	24	12,000
Totals	191	\$95,465	26	\$13,000
Paid in 1913..	145	72,069	19	9,500
Claims unpaid December 31, 1913	46	\$23,396	7	\$3,500

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA

No. 89 DELANCEY STREET, NEW YORK

[Commenced business January, 1913]

GEORGE AVRUNIN, President

MEYER L. BROWN, Secretary

Attorney for service of process in the State of New York, MILES M. DAWSON,
141 Broadway, New York

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$12,461 35	
All other assessments or premiums.....	5,343 08	
Dues and per capita tax.....	1,614 00	
Policy and constitution fees.....	245 30	
Total	\$19,663 73	
Deduct payments returned to applicants and members	3 02	
Net amount received from members.....		\$19,660 71
Interest		93 03
Sale of lodge supplies.....		83 47
Miscellaneous		469 68
Borrowed money		1,000 00
Strike contributions		454 20
Total Income		\$21,761 09

DISBURSEMENTS

Death claims	\$500 00	
Sick and accident claims.....	2,737 45	
Total benefits paid.....		\$3,237 45
Salaries of deputies and organizers.....		534 61
Salaries of officers and trustees.....		1,128 00
Salaries of office employees.....		1,013 27
Medical examiners' fees and salaries.....		303 00
Traveling and other expenses of officers, trustees and committees		387 81
Collection and remittance of assessments and dues.....		11 18
Insurance department fees.....		98 25
Rent		375 00
Advertising, printing and stationery.....		1,632 03
Postage, express, telegraph and telephone.....		334 01
Expense of supreme lodge meeting.....		150 00
Legal expenses		302 50
Furniture and fixtures.....		189 86
Miscellaneous		655 75
Borrowed money repaid.....		800 00
Contributions forwarded		835 92
Total Disbursements		\$11,988 64
Balance		\$9,772 45

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$5,428 46
Cash in association's office, \$1.89; in banks <i>not on interest</i> , \$4,342.10	4,343 99
Total	\$9,772 45

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	380 00
Lodge supplies	48 60
Total Assets	\$10,201 05

LIABILITIES

Policy or certificate claims:	
Resisted	\$18 00
Reported, not yet adjusted.....	36 00
Total	\$54 00
Borrowed money, \$200; interest due or accrued on same, \$6...	206 00
Net value of certificates.....	827 00
Miscellaneous accounts	220 36
Total Liabilities	\$1,307 36

EXHIBIT OF FUNDS

<i>Income:</i>	Mortuary	Disability	Contribution	Expense	Total
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	\$5,835 43	.....	.....	\$6,622 90	\$12,458 33
Other assessments.....	.....	\$5,343 08	.....	.....	5,343 08
Dues and per capita tax.....	.....	.....	.....	1,614 00	1,614 00
Interest and dividends.....	93 03	.....	.....	.....	93 03
Other income.....	.....	.....	\$848 78	1,403 87	2,252 65
Totals	\$5,928 46	\$5,343 08	\$848 78	\$9,640 77	\$21,761 09
<i>Disbursements:</i>					
Death claims.....	\$500 00	.....	.....	.....	\$500 00
Sick and accident claims.....	.....	\$2,737 45	.....	.....	2,737 45
Salaries, fees other compensation and traveling expenses of officers and employees.....	.....	.....	.....	\$3,377 87	3,377 87
Insurance department fees.....	.....	.....	.....	98 25	98 25
Rent.....	.....	.....	.....	375 00	375 00
Supreme lodge meeting.....	.....	.....	.....	150 00	150 00
Legal expenses.....	.....	.....	.....	302 50	302 50
Other expenditures.....	.....	.....	\$835 92	3,611 65	4,447 57
Totals	\$500 00	\$2,737 45	\$835 92	\$7,915 27	\$11,983 64
Balance on hand December 31, 1913.....	\$5,428 46	\$2,605 63	\$12 86	\$1,725 50	\$9,772 45

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	500	\$500,000	156	\$156,000
Written in 1913.....	2,026	706,750	535	172,500
Totals	2,526	\$1,206,750	691	\$328,500
Deduct terminated or de- creased in 1913	556	384,750	180	127,000

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Total benefit certificates in force December 31, 1913	1,970	\$822,000	511	\$201,500
Terminated by death in 1913.	2	500	1	250
Terminated by lapse in 1913.	554	249,250	179	81,250
Decreased in 1913.....	.....	135,000	.....	45,500
<hr/>				
Received in 1913 from members in New York:				
Mortuary				\$747 66
Sick and accident.....				1,391 70
Expense				1,960 36
Total				<hr/> \$4,099 72 <hr/>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	2	\$500	1	\$250
Paid in 1913.....	2	\$500	1	\$250

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	273	\$2,791	69	\$660
Paid in 1913.....	266	\$2,737	67	\$636
Rejected in 1913.....	3	18	1	6
Claims unpaid December 31, 1913	4	36	1	18

JUNIOR ORDER BENEFIT ASSOCIATION

No. 1180 FULTON STREET, BROOKLYN, N. Y.

[Commenced business March, 1911]

ANDREW W. LENT, President

LEWIS F. PAGE, Secretary

Attorney for service of process in the State of New York, E. J. FANDREY,
No. 807 Washington street, Brooklyn, N. Y.

INCOME

Assessments or premiums.....	\$35,906 55
Interest on:	
Mortgage loans	\$65 00
Other sources	397 28
	462 28
Miscellaneous	146 95
	\$36,515 78
Total Income	18,960 86
Ledger Assets December 31, 1912.....	\$55,476 64
Total	\$55,476 64

DISBURSEMENTS

Death claims	\$23,062 50
Salaries of officers and trustees.....	467 66
Salaries of office employees.....	228 21
Traveling and other expenses of officers, trustees and committees	224 15
Postage, express, telegraph and telephone.....	182 66
Expense of supreme lodge meeting.....	68 63
Miscellaneous	360 45
	\$24,594 26
Total Disbursements	\$30,882 38
Balance	\$30,882 38

LEDGER ASSETS

Mortgage loans	\$13,000 00
Deposited in trust companies and banks <i>on interest</i>	17,879 88
Cash in association's office.....	2 50
	\$30,882 38
Total	\$30,882 38

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$54 17
Other assets	366 67
	420 84
Total	12 05
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	\$31,815 27
Total Assets	\$31,815 27

LIABILITIES

Policy or certificate claims:		
Resisted	\$375 00	
Reported, not yet adjusted.....	1,500 00	
Total		\$1,875 00
Advance assessments		43 50
Total Liabilities		<u>\$1,918 50</u>

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912.....	\$13,683 14	\$5,277 72	\$18,960 86
<i>Income:</i>			
Assessments	28,725 24	7,181 81	35,906 55
Interest and dividends.....	859 48	102 80	462 28
Other income		146 95	146 95
Totals.....	<u>\$42,767 86</u>	<u>\$12,708 78</u>	<u>\$55,476 64</u>
<i>Disbursements:</i>			
Death claims	\$23,062 50		\$23,062 50
Salaries, fees, other compensation and traveling expenses of officers and employees		\$920 02	920 02
Official publication		68 63	68 63
Other expenditures		543 11	543 11
Totals.....	<u>\$23,062 50</u>	<u>\$1,531 76</u>	<u>\$24,594 26</u>
Balance on hand December 31, 1913.....	<u>\$19,705 86</u>	<u>\$11,177 02</u>	<u>\$30,882 88</u>

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	7,246	\$2,864,250
Written in 1913.....	992	397,500
Increased in 1913.....		11,500
Totals	<u>8,238</u>	<u>\$3,273,250</u>
Deduct terminated or decreased in 1913.....	<u>664</u>	<u>269,750</u>
Total benefit certificates in force December 31, 1913	7,574	\$3,003,500
Terminated by death in 1913.....	60	24,250
Terminated by lapse in 1913.....	604	245,250
Decreased in 1913		250
Received in 1913 from members in New York:		
Mortuary		\$28,725 24
Expense		7,181 31
Total		<u>\$35,906 55</u>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	4	\$1,500
Incurred in 1913.....	60	23,438
Totals	<u>64</u>	<u>\$24,938</u>
Paid in 1913	<u>58</u>	<u>23,063</u>
Claims unpaid December 31, 1913.....	<u>6</u>	<u>\$1,875</u>

KNIGHTS OF COLUMBUS

NEW HAVEN, CONN.

[Commenced business February 2, 1882]

JAMES A. FLAHERTY, President

WM. J. MCGINLEY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$1,169,237 59	
Dues and per capita tax.....	207,888 53	
Medical examiners' fees	7,242 41	
Other payments by members.....	871 09	
Total	\$1,385,239 62	
Deduct payments returned to applicants and members	216 92	
Net amount received from members	\$1,385,022 70	
Interest on:		
Mortgage loans	\$21,152 76	
Bonds	137,568 50	
Other sources	5,815 69	
		164,536 95
Rents		16,008 71
Sale of lodge supplies.....		15,554 30
Official publication		9,046 28
Transferred to general fund.....		33 65
<i>Gross increase, by adjustment, in book value of ledger assets, viz.:</i>		
Bonds		3,234 77
Total Income	\$1,593,437 36	
Ledger Assets December 31, 1912.....	4,296,650 85	
Total	\$5,890,088 21	

DISBURSEMENTS

Death claims	\$726,525 00
Salaries of managers and agents.....	3,875 00
Salaries and other compensation of officers and trustees.....	16,196 56
Salaries and other compensation of committees.....	3,909 96
Salaries of office employees.....	31,754 50
Medical examiners' fees and salaries.....	7,335 00
Traveling and other expenses of officers, trustees and com- mittees	14,024 63
Insurance department fees.....	1,332 00
Rent	3,600 00
Advertising, printing and stationery.....	7,140 36
Postage, express, telegraph and telephone.....	7,990 62
Lodge supplies	3,311 50
Official publication	61,685 94
Expense of supreme lodge meeting.....	28,271 00
Legal expenses	6,863 16

Furniture and fixtures	\$653 62
Taxes, repairs and other expenses on real estate.....	8,960 03
Miscellaneous	7,110 12
Organization and institution of new councils.....	4,300 92
State and district deputies' expense.....	17,022 53
Salary, special official publication contributor.....	2,400 00
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	1,523 20
Total Disbursements	\$971,785 65
Balance	\$4,918,302 56

LEDGER ASSETS

Book value of real estate.....	\$191,642 24
Mortgage loans	514,100 00
Book value of bonds.....	4,091,462 32
Deposited in trust companies and banks <i>on interest</i>	108,162 52
Deposited in banks <i>not on interest</i>	12,935 48
Total	\$4,918,302 56

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$5,804 68
Bonds	65,935 98
Other assets	485 56
Total	72,226 22
Rents due and accrued.....	368 33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	314 23
Furniture, fixtures and supplies.....	18,588 53
Per capita tax, fees and supplies due from subordinate councils	4,356 52
Gross Assets	\$5,014,156 39

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$16,160 00
Book value of real estate over market value..	14,992 24
Book value of bonds over market value.....	392,629 42
Furniture, fixtures and supplies.....	18,588 53
Per capita tax, fees and supplies due from subordinate councils	4,356 52
Total	446,726 71
Total Admitted Assets.....	\$4,567,429 68

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$12,000 00
Resisted	8,000 00
Reported, not yet adjusted.....	67,000 00
Total	\$87,000 00
Salaries and miscellaneous accounts.....	4,069 24
Total Liabilities	\$91,069 24

EXHIBIT OF FUNDS

	Mortuary	Reserve	Mortuary reserve fund of 1892
Balance on hand December 31, 1912.....	\$50,000 00	\$3,995,283 86	\$232,651 98
<i>Income:</i>			
Assessments.....	1,169,020 67	.....	.....
Interest and dividends.....	1,876 20	153,257 88	7,975 43
Other income.....	.....	3,220 15	14 62
Totals.....	\$1,230,896 87	\$4,151,761 89	\$240,641 98
<i>Disbursements:</i>			
Death claims.....	\$726,525 00	.....	.....
Other expenditures.....	.....	\$1,311 80	\$211 40
Totals.....	\$726,525 00	\$1,311 80	\$211 40
Balance before transfers.....	\$494,371 87	\$4,150,450 09	\$240,430 58
Increase by transfers.....	.....	451,420 55	.....
Balance.....	\$494,371 87	\$4,601,870 64	\$240,430 58
Decrease by transfers.....	444,371 87	.....	.....
Balance on hand December 31, 1913.....	\$50,000 00	\$4,601,870 64	\$240,430 58

	Building fund	Expense	Total
Balance on hand December 31, 1912.....	.....	\$18,715 06	\$4,296,650 85
<i>Income:</i>			
Assessments.....	.....	.....	1,169,020 67
Dues and per capita tax.....	.....	207,888 53	207,888 53
Interest and dividends.....	.....	1,427 44	164,536 95
Other income.....	\$16,008 71	32,747 73	51,991 21
Totals.....	\$16,008 71	\$260,778 76	\$5,890,088 21
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$726,525 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	\$77,095 65	77,095 65
Insurance department fees.....	.....	1,332 00	1,332 00
Rent.....	.....	3,600 00	3,600 00
Official publication.....	.....	61,685 94	61,685 94
Supreme lodge meeting.....	.....	28,271 00	28,271 00
Legal expenses.....	.....	6,863 16	6,863 16
Taxes and expenses on real estate.....	\$8,960 03	.....	8,960 03
Other expenditures.....	.....	55,929 67	57,452 87
Totals.....	\$8,960 03	\$234,777 42	\$971,785 65
Balance before transfers.....	\$7,048 68	\$26,001 34	\$4,918,302 56
Increase by transfers.....	.....	.....	451,420 55
Balance.....	\$7,048 68	\$26,001 34	\$5,369,723 11
Decrease by transfers.....	7,048 68	.....	451,420 55
Balance on hand December 31, 1913.....	.....	\$26,001 34	\$4,918,302 56

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	93,294	\$98,067,900	11,036	\$11,410,550
Written in 1913.....	12,328	13,312,000	939	997,000
Totals	105,622	\$111,379,900	11,975	\$12,407,550
Deduct terminated or de- creased in 1913.....	4,630	4,869,250	457	467,850
Total benefit certificates in force December 31, 1913	100,992	\$106,510,650	11,518	\$11,939,700
Terminated by death in 1913.....	677	717,000	99	105,000
Terminated by lapse in 1913.....	3,953	4,148,000	358	362,000
Decreased in 1913.....	.....	4,250	.....	850

Received in 1913 from members in New York:

Mortuary	\$138,935 72
Expense	31,197 57
Total	<u>\$170,133 29</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	94	\$99,250	13	\$13,000
Incurred in 1913.....	677	717,275	99	105,000
Totals	771	\$816,525	112	\$118,000
Paid in 1913.....	686	726,525	100	106,000
Balance	85	\$90,000	12	\$12,000
Rejected in 1913.....	3	3,000	1	1,000
Claims unpaid December 31, 1913	82	87,000	11	11,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Massachusetts State 1942 3½s.....	\$23,304	\$22,000	\$20,020
New York State canal imp 1961 4s.....	49,125	50,000	48,500
Albany N Y public imp 1930 4s.....	1,866	1,900	1,862
Albany N Y public imp 1931 4s.....	1,864	1,900	1,862
Baltimore Md conduit loan 1958 4s.....	40,753	42,000	40,320
Baltimore Md sewerage imp 1961 4s.....	179,810	190,000	182,400
Bayonne N J school 1929 4½s.....	27,821	27,000	27,270
Boston Mass city loan Atlantic Ave ext 1932 3½s	25,772	25,000	22,750
Bridgeport Conn sch bldg 1914-28 4½s..	59,787	59,000	60,480
Buffalo N Y 1927 3½s.....	13,526	13,000	12,220
Buffalo N Y water loan 1932 4½s.....	20,128	20,000	20,200
Elmira N Y funding debt 1914-27 3½s..	14,455	14,000	13,440
Holyoke Mass gas & elec light 1930 3½s.	24,516	24,000	21,840
Louisville Ky refunding 1943 3½s.....	25,437	25,000	21,500
Los Angeles Cal water works 1945 4½s..	20,341	20,000	19,200
Los Angeles Cal water works 1944 4½s..	35,588	35,000	33,600
Los Angeles Cal water works 1943 4½s..	35,580	35,000	33,600
McKeesport Pa improvement 1919-25 4s..	20,819	20,000	19,600
Minneapolis Minn school 1942 4s.....	41,177	42,000	40,320
Newark N J school 1959 4s.....	64,056	65,000	61,100
New Bedford Mass New Bedford & Fair Haven bridge 1957 4s.....	60,240	64,000	60,800
New York city repaving 1942 3½s.....	27,339	26,470	23,029
New York city docks & ferries 1952 3½s.	25,792	25,000	21,250
New York city docks & ferries 1953 3½s.	49,585	49,000	41,650
New York city rapid transit 1954 3½s...	46,022	46,000	39,100
New York city public parks 1929 3½s...	18,054	20,000	18,200
New York city schools 1953 3½s.....	18,089	20,000	17,000
New York city corp stock 1958 4s.....	25,599	25,000	24,000
New York city corp stock 1960 4½s.....	80,932	80,000	80,000
New York city corp stock 1960 4½s.....	4,882	5,000	5,000
New York city corp stock 1962 4½s.....	49,751	50,000	50,000
New York city corp stock 1963 4½s.....	28,964	29,000	30,160
Pittsburg Pa municipal loan 1930 3½s..	18,914	20,000	17,600
Pittsburg Pa funded debt loan 1934 4s..	71,919	76,000	72,960
Providence R I munic highway 1930 3s..	9,274	10,000	8,700
Providence R I water loan 1930 3s.....	13,911	15,000	13,050
Wilmington Del sinking fund 1932 4s....	47,486	50,000	48,500
Atch Top & S F R R gen mtg 1935 4s...	48,952	50,000	46,500
Atch Top & S F R R East Okla Div 1st mtg 1928 4s	70,026	72,000	66,240
Atlantic C L R R 1st cons mtg 1952 4s..	108,501	119,000	108,290
Atlantic C L R R 1st cons mtg 1952 4s..	30,306	30,000	27,300
Balt & O R R S W Div 1st mtg 1925 3½s.	22,187	25,000	22,000
Boston & Albany R R Term 1951 3½s...	44,509	50,000	40,000
Boston & Albany R R reldg 1952 3½s...	52,244	65,000	52,000
Boston & Maine R R deb 1926 4s.....	103,789	105,000	87,150

	Book value	Par value	Market value
Boston & Maine R R deb 1929 4½s.....	\$27,186	\$26,000	\$22,100
Boston & Maine R R reg 1928 3½s.....	18,794	20,000	16,400
Buff & Susq R R 1st mtg reldg 1951 4s..	93,381	101,000	50,500
Central R R of N J gen mtg 1987 5s....	44,216	87,000	42,180
Chic & Alton R R reldg 1949 3s.....	97,669	125,000	76,250
Chic B & Q R R Ill Div mtg 1949 3½s..	28,169	25,000	20,500
Chic B & Q R R Ill Div mtg 1949 4s....	25,374	25,000	23,250
Chic B & Q R R gen mtg 1958 4s.....	50,223	50,000	46,000
Chic B & Q R R gen mtg 1958 4s.....	66,218	70,000	64,400
Chic B & Q R R Neb Div mtg 1927 4s...	10,037	10,000	9,500
Chic & E Ill R R g c & 1st mtg 1937 5s.	43,021	40,000	38,400
Chic Mil & St P R R gen mtg 1989 3½s.	35,496	40,000	32,000
Chic Mil & St P R R gen mtg 1989 4s...	79,321	80,000	74,400
Chic & Northwest R R gen mtg 1987 3½s.	53,683	50,000	40,000
Chic & Northwest R R gen mtg 1987 3½s.	44,560	50,000	40,000
Chic & Northwest R R M S & N Div 1st mtg 1947 4s.....	46,996	50,000	45,500
Chic R I & Pac R R gen mtg 1988 4s....	51,946	50,000	42,000
Chic R I & Pac R R gen mtg 1988 4s....	148,789	155,000	130,200
Delaware & Hud Co 1st & ref 1961 4½s.	78,799	80,000	75,200
Great Northern R R 1st & ref 1961 4½s.	15,110	15,000	15,000
Ill Cent R R L Div Ter 1st mtg 1953 3½s	44,036	45,000	34,650
Illinois Cent R R ref 1955 4s.....	48,160	50,000	45,000
L Shore & Mich So R R reg 1997 3½s..	53,800	50,000	42,500
L Shore & Mich So R R reg 1997 3½s..	20,740	22,000	18,700
Louisville & Nash R R unified 1940 4s..	51,266	50,000	46,000
Louisville & Nash R R unified 1940 4s..	49,188	50,000	46,000
Louis & Nash R R A K & C Div 1955 4s.	95,643	103,000	90,640
Michigan Central R R 1st mtg 1952 3½s.	22,569	25,000	20,500
Montana Central R R 1st mtg 1937 5s...	22,674	20,000	21,200
N Y C & H R R R reg 1997 3½s.....	53,800	50,000	41,000
N Y C & H R R R reg 1997 3½s.....	151,181	165,000	135,200
N Y N H & H R R deb 1947 3½s.....	51,554	50,000	35,000
N Y N H & H R R deb 1956 4s.....	114,454	120,000	92,400
N Y N H & H R R deb 1954 3½s.....	84,862	40,000	27,200
N Y N H & H R R & Pt C R R 1st mtg 1954 4s.....	20,308	20,000	17,800
Pennsylvania R R cons mtg 1948 4s....	46,514	46,000	45,540
St L Iron Mt & So R R R & G Div 1st mtg 1933 4s.....	138,655	149,000	114,730
St Paul M & M R R (Mont Ext) 1st mtg 1938 4s	28,685	29,000	26,970
St Paul M & M R R cons mtg 1938 4s..	89,728	40,000	38,000
So Pac Co San F Term 1st mtg 1950 4s..	45,569	50,000	42,500
Term R R Asso of St L gen ref 1953 4s..	86,469	88,000	77,440
United N J R R & C Co gen mtg 1928 4s.	14,856	14,000	13,720
Totals.....	\$4,091,462	\$4,233,270	\$3,698,833

KNIGHTS OF HONOR

ST. LOUIS, MO.

[Commenced business June 30, 1878]

EDWIN C. WOOD, President

FRANK B. SLIGER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$1,212,475 02	
Dues and per capita tax.....	2,195 35	
Refund, error in ages.....	142 54	
Net amount received from members.....		\$1,214,812 91
Interest on:		
Bonds	\$22,647 34	
Other sources	1,915 37	
		24,562 71
Sale of lodge supplies.....		69 14
Miscellaneous		731 25
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		57 50
Total Income	\$1,240,233 51	
Ledger Assets December 31, 1912.....	475,747 52	
Total	\$1,715,981 03	

DISBURSEMENTS

Death claims	\$1,155,575 00	
Litigated cases settled.....	6,557 80	
Relief to members.....	45,875 00	
Total benefits paid.....	\$1,208,007 80	
Commissions and fees to deputies or organizers.....	7,216 40	
Salaries of deputies and organizers	19,292 62	
Salaries of officers and trustees.....	7,000 00	
Salaries of office employees.....	9,587 42	
Medical examiners' fees and salaries.....	900 00	
Traveling and other expenses of officers, trustees and committees	2,322 20	
Insurance department fees	612 20	
Rent	2,160 00	
Advertising, printing and stationery.....	1,547 32	
Postage, express, telegraph and telephone.....	1,475 61	
Lodge supplies	3,652 48	
Official publication	2,785 32	
Expense of supreme lodge meeting.....	6,850 78	
Legal expenses	1,768 04	
Miscellaneous	2,380 39	
Gross loss on sale or maturity of ledger assets, viz.:		
Bonds		288 00
Total Disbursements	\$1,277,846 64	
Balance	\$438,134 39	

LEDGER ASSETS

Book value of bonds.....	\$414,463 25
Deposited in trust companies and banks <i>on interest</i>	11,507 35
Cash in association's office.....	9,663 79
Certificate of deposit.....	2,500 00
Total	\$438,134 39

NON-LEDGER ASSETS

Interest accrued:	
Bonds	\$9,997 22
Other assets	136 04
Total	10,133 26
Market value of bonds over book value.....	3,408 55
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	96,285 76
General fund assessment collected by lodges not yet turned over to supreme lodge.....	1,700 30
Due for supplies.....	9 88
Furniture and supplies.....	2,514 71
Gross Assets	\$552,186 85

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$360 00
Furniture and supplies.....	2,514 71
Due for supplies.....	9 88
Total	2,884 59
Total Admitted Assets.....	\$549,302 26

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$6,063 46
Adjusted, not yet due.....	534,125 00
Resisted	500 00
Reported, not yet adjusted.....	47,500 00
Total	\$588,188 46
Salaries and miscellaneous accounts.....	154 45
Total Liabilities.....	\$588,342 91

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$12,468 66	\$413,063 54	\$50,225 82	\$475,747 82
<i>Income:</i>				
Assessments.....	1,192,261 22		20,213 80	1,212,475 02
Dues and per capita tax.....			2,195 35	2,195 35
Interest and dividends.....	1,012 78	22,647 34	902 59	24,562 71
Other income.....		392 54	607 89	1,000 43
Totals.....	\$1,205,742 66	\$436,063 42	\$74,144 96	\$1,715,981 03
<i>Disbursements:</i>				
Death claims.....	\$1,155,575 00			\$1,155,575 00
Other benefits.....	52,432 80			52,432 80
Commissions to deputies, organizers and agents...			\$7,216 40	7,216 40
Salaries, fees, other compensation and traveling expenses of officers and employees.....			39,102 24	39,102 24
Insurance department fees.....			612 26	612 26
Rent.....			2,160 00	2,160 00

EXHIBIT OF FUNDS — Concluded

	Mortuary	Reserve	Expense	Total
Official publication.....	.....	.....	\$2,785 32	\$2,785 32
Supreme lodge meeting.....	.....	.....	6,850 78	6,850 78
Legal expenses.....	.....	.....	1,768 04	1,768 04
Other expenditures.....	.....	\$325 05	9,018 75	9,343 80
Totals.....	\$1,208,007 80	\$325 05	\$69,513 79	\$1,277,846 64
Balance before transfers.....	—\$2,265 14	\$435,768 37	\$4,631 16	\$438,134 39
Increase by transfers.....	51,500 00	18,200 00	46,701 72	116,401 72
Balance.....	\$49,234 86	\$453,968 37	\$51,332 88	\$554,536 11
Decrease by transfers.....	42,901 72	36,500 00	37,000 00	116,401 72
Balance on hand December 31, 1913.....	\$6,333 14	\$417,468 37	\$14,332 88	\$438,134 39

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	17,208	\$26,478,125	1,857	\$2,677,675
Written in 1913.....	1,910	1,604,500	128	87,000
Increased in 1913.....	.....	2,500	.....	.....
Totals	19,118	\$28,085,125	1,935	\$2,764,675
Deduct terminated or decreased in 1913.....	2,862	3,415,225	221	263,375
Total benefit certificates in force December 31, 1913	16,256	\$24,669,900	1,764	\$2,501,300
Terminated by death in 1913.....	673	1,121,300	85	132,250
Terminated by lapse in 1913.....	2,189	2,262,100	136	124,000
Decreased in 1913.....	.....	31,825	.....	7,125
Received in 1913 from members in New York:				
Mortuary				\$129,445 91
Expense				2,177 50
Total				\$131,623 41

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	377	\$625,013	50	\$71,100
Incurred in 1913.....	673	1,121,300	85	132,250
Totals	1,050	\$1,746,313	135	\$203,350
Paid in 1913.....	700	1,155,575	89	131,600
Balance	350	\$590,738	46	\$71,750
Saved by compromising or scaling down in 1913.....	.....	2,550	.....	.....
Claims unpaid December 31, 1913	350	588,188	46	71,750

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Mobile Ala ref 1937 4½s.....	\$980	\$1,000	\$950
Arkadelphia Ark sewer imp 1933 6s.....	2,070	2,000	2,080
Arkadelphia Ark sewer imp 1934 6s.....	2,070	2,000	2,100
Arkadelphia Ark sewer imp 1935 6s.....	1,035	1,000	1,050
Arkadelphia Ark sewer imp 1935 6s.....	1,035	1,000	1,050
Arkadelphia Ark sewer imp 1936 6s.....	2,070	2,000	2,100
Conway Ark water works 1921 6s.....	4,667	4,500	4,500
Conway Ark water works 1922 6s.....	3,120	3,000	3,000
Eldorado Ark special school 1926 6s.....	1,032	1,000	1,030
Eldorado Ark special school 1927 6s.....	1,032	1,000	1,040
Eldorado Ark special school 1928 6s.....	1,032	1,000	1,040
Eldorado Ark special school 1929 6s.....	1,032	1,000	1,040
Eldorado Ark special school 1930 6s.....	1,032	1,000	1,040
Eldorado Ark special school 1931 6s.....	1,032	1,000	1,040
Jonesboro Ark imp Dist 4 1918 6s.....	5,079	5,000	5,100
Jonesboro Ark imp Dist 4 1915 6s.....	500	500	505
McGeehee Ark school 1925 6s.....	1,010	1,000	1,020
McGeehee Ark school 1926 6s.....	1,010	1,000	1,020
McGeehee Ark school 1927 6s.....	1,010	1,000	1,030
McGeehee Ark school 1928 6s.....	1,010	1,000	1,030
McGeehee Ark school 1929 6s.....	1,010	1,000	1,030
Newport Ark sewer Dist No 1 1921 6s....	2,079	2,000	2,040
Newport Ark sewer Dist No 1 1922 6s....	2,084	2,000	2,040
Newport Ark sewer Dist No 1 1924 6s....	2,094	2,000	2,040
Newport Ark sewer Dist No 1 1925 6s....	1,049	1,000	1,020
Osceola Ark school 1920 6s.....	1,039	1,000	1,000
Osceola Ark school 1921 6s.....	1,042	1,000	1,000
Osceola Ark school 1922 6s.....	1,044	1,000	1,000
Osceola Ark school 1923 6s.....	1,047	1,000	1,000
Osceola Ark school 1924 6s.....	1,049	1,000	1,000
Osceola Ark school 1925 6s.....	1,051	1,000	1,000
Paragould Ark sewer 1927 6s.....	2,110	2,000	2,040
Paragould Ark sewer 1928 6s.....	3,170	3,000	3,060
Stuttgart Ark sewer Dist No 1 1918 6s....	2,062	2,000	2,040
Stuttgart Ark sewer Dist No 1 1919 6s....	2,069	2,000	2,040
Earl sch dist Ark (Crittenden) 1934-19 6s.	10,250	10,000	10,200
Helena Ark imp paving dist 1915 5½s.....	500	500	505
Helena Ark imp paving dist 1916 5½s.....	1,000	1,000	1,010
Helena Ark imp paving dist 1917 5½s.....	1,000	1,000	1,020
Helena Ark imp paving dist 1918 5½s.....	1,000	1,000	1,020
Helena Ark imp paving dist 1919 5½s.....	1,000	1,000	1,020
Helena Ark imp paving dist 1920 5½s.....	1,500	1,500	1,545
Helena Ark imp paving dist 1921 5½s.....	1,000	1,000	1,030
Helena Ark imp paving dist 1922 5½s.....	1,000	1,000	1,030
Russellville Ark sewer imp Dist 1 1915 6s..	1,020	1,000	1,000
Russellville Ark sewer imp Dist 1 1915 6s..	1,020	1,000	1,000
Russellville Ark sewer imp Dist 1 1916 6s..	2,040	2,000	2,000
Russellville Ark sewer imp Dist 1 1917 6s..	2,040	2,000	2,000
Russellville Ark sewer imp Dist 1 1917 6s..	510	500	500
Russellville Ark sewer imp Dist 1 1918 6s..	2,550	2,500	2,500
Russellville Ark sewer imp Dist 1 1919 6s..	2,040	2,000	2,000
Russellville Ark sewer imp Dist 1 1919 6s..	510	500	500
Russellville Ark sewer imp Dist 1 1920 6s..	2,550	2,500	2,500
Russellville Ark sewer imp Dist 1 1921 6s..	2,550	2,500	2,500
Russellville Ark sewer imp Dist 1 1922 6s..	2,550	2,500	2,500
Russellville Ark sewer imp Dist 1 1923 6s..	2,040	2,000	2,000
Russellville Ark sewer imp Dist 1 1915 6s..	1,000	1,000	1,000
Russellville Ark sewer imp Dist 1 1916 6s..	1,000	1,000	1,000
Russellville Ark sewer imp Dist 1 1917 6s..	1,000	1,000	1,000
Russellville Ark sewer imp Dist 1 1918 6s..	1,000	1,000	1,000
Russellville Ark sewer imp Dist 1 1919 6s..	1,000	1,000	1,000
Russellville Ark sewer imp Dist 1 1920 6s..	1,000	1,000	1,000
Russellville Ark sewer imp Dist 1 1921 6s..	1,000	1,000	1,000
Limon Colo wtr wks 1926-1921 6s.....	4,850	5,000	5,000
Graceville Fla wtr wks 1940 6s.....	13,790	14,000	14,420
Elgin Ill imp ser 4 1914 5s.....	1,477	1,500	1,500
Golconda Ill levee 1921 5½s.....	5,210	5,000	5,100
Homer Ill imp 1915 5s.....	1,461	1,500	1,500
Homer Ill imp 1915 5s.....	390	400	400
Homer Ill imp 1915 5s.....	97	100	100
Homer Ill imp 1916 5s.....	1,455	1,500	1,500
Homer Ill imp 1916 5s.....	388	400	400
Homer Ill imp 1916 5s.....	97	100	100
Homer Ill imp 1917 5s.....	1,448	1,500	1,500
Homer Ill imp 1917 5s.....	386	400	400
Homer Ill imp 1917 5s.....	97	100	100
Homer Ill imp 1918 5s.....	1,442	1,500	1,500
Homer Ill imp 1918 5s.....	884	400	400

	Book value	Par value	Market value
Homer Ill imp 1918 5s.....	\$96	\$100	\$100
Homer Ill imp 1919 5s.....	957	1,000	1,000
Homer Ill imp 1919 5s.....	388	400	400
Homer Ill imp 1919 5s.....	96	100	100
Metropolis Ill imp 1920 5s.....	1,950	2,000	2,000
Metropolis Ill imp 1921 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1922 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1924 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1925 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1928 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1929 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1930 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1926 5s.....	1,950	2,000	2,000
Metropolis Ill sewer 1927 5s.....	1,950	2,000	2,000
Moawequa Ill wtr wks 1927 5s.....	6,165	6,000	6,120
Moawequa Ill wtr wks 1930 5s.....	3,082	3,000	3,080
Paris Ill imp ser 4 1914 5s.....	990	1,000	1,000
Paris Ill imp ser 5 1915 5s.....	988	1,000	1,000
Paris Ill imp ser 5 1915 5s.....	494	500	500
Paris Ill imp ser 6 1916 5s.....	585	1,000	1,000
Paris Ill imp ser 6 1916 5s.....	493	500	500
Paris Ill imp ser 7 1917 5s.....	983	1,000	1,000
Paris Ill imp ser 7 1917 5s.....	492	500	500
Paris Ill imp ser 8 1918 5s.....	981	1,000	1,010
Paris Ill imp ser 8 1918 5s.....	490	500	505
Paris Ill imp ser 9 1919 5s.....	979	1,000	1,010
Paris Ill imp ser 9 1919 5s.....	489	500	505
Paris Ill imp ser 10 1920 5s.....	977	1,000	1,010
Paris Ill imp ser 10 1920 5s.....	488	500	505
Murphysboro Ill st imp ser 3 1915 5s.....	1,970	2,000	2,000
Murphysboro Ill st imp ser 4 1916 5s.....	2,953	3,000	3,000
Murphysboro Ill st imp ser 5 1917 5s.....	2,955	3,000	3,000
Alexandria La imp 1949-1929 5s.....	20,400	20,000	20,200
Bolivar co Miss rd & bldg 1934 4½s.....	5,760	6,000	5,820
West Point Miss school 1929 5s.....	7,132	7,000	7,000
Hamilton Mo pub bldg 1930-1915 5s.....	5,050	5,000	5,000
St Louis Mo wlds fair 1922 3¼s.....	3,650	4,000	3,760
University City Mo city hall 1930-1920 5s..	3,109	3,000	3,090
Ashboro N C wtr wks & swr 1940 5s..	9,700	10,000	10,000
Forest City N C wtr wks & el lgt 1940 5s..	15,000	15,000	14,700
Britton Okla wtr wks 1935 6s.....	6,120	6,000	6,180
Cordell Okla wtr wks 1934 6s.....	7,140	7,000	7,420
Garvin Okla wtr wks 1935 6s.....	14,850	15,000	15,450
Holdenville Okla fund gold 1924 5s.....	9,000	9,000	8,820
Muskogee Okla imp dist 20 1914 6s.....	7,000	7,000	7,000
Muskogee Okla imp dist 20 1915 6s.....	7,000	7,000	7,000
Muskogee Okla imp dist 20 1916 6s.....	5,000	5,000	5,000
Muskogee Okla imp dist 20 1913 6s.....	250	250	250
Muskogee Okla imp dist 20 1914 6s.....	250	250	250
Muskogee Okla imp dist 20 1915 6s.....	250	250	250
Muskogee Okla imp dist 20 1916 6s.....	250	250	250
Muskogee Okla imp dist 101 1913 6s.....	980	1,000	1,000
Muskogee Okla imp dist 101 1914 6s.....	1,960	2,000	2,000
Muskogee Okla imp dist 101 1915 6s.....	1,960	2,000	2,000
Muskogee Okla imp dist 101 1916 6s.....	1,960	2,000	2,000
Muskogee Okla imp dist 101 1917 6s.....	1,960	2,000	2,000
Muskogee Okla imp dist 101 1918 6s.....	1,960	2,000	2,000
Muskogee Okla imp dist 101 1919 6s.....	1,960	2,000	2,000
Muskogee Okla imp dist 101 1920 6s.....	1,960	2,000	2,000
Stonewall Okla wtr wks 1936 6s.....	29,700	30,000	30,900
Alva Okla st imp 1912 6s.....	1,495	1,660	1,627
Alva Okla st imp 1913 6s.....	2,835	3,000	2,940
Alva Okla st imp 1914 6s.....	2,835	3,000	2,940
Alva Okla st imp 1915 6s.....	2,835	3,000	2,850
Alva Okla st imp 1916 6s.....	2,835	3,000	2,730
Ramona Okla wtr wks 1936 6s.....	13,650	14,000	14,000
Lake co Tenn ref 1935 5s.....	10,125	10,000	10,200
Trenton Tenn gravelg 1940-1915 6s.....	9,809	9,500	9,595
Galveston Tex gen indbt 1937 5s.....	2,020	2,000	1,980
Basin Wyo wtr & elec plt 1941-1926 6s.....	10,220	10,000	10,400
Totals	\$414,463	\$414,160	\$417,872

SUPREME LODGE KNIGHTS AND LADIES OF HONOR

INDIANAPOLIS, IND.

[Commenced business September, 1877]

GEORGE D. TAIT, President

WALTER W. CONNEL, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$112 00	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	54,891 64	
All other assessments or premiums.....	1,525,897 02	
Dues and per capita tax.....	19,249 30	
Reissue of certificates.....	1,097 50	
Total	\$1,601,247 46	
Deduct payments returned to applicants and members	37 15	
Net amount received from members.....	\$1,601,210 31	
Interest on:		
Bonds	\$15,005 56	
Other sources	3,094 55	
		18,100 11
Rents		4,127 36
Sale of lodge supplies.....		947 09
Miscellaneous		2,388 45
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		78 70
Total Income	\$1,626,852 02	
Ledger Assets December 31, 1912.....	502,260 39	
Total	\$2,129,112 41	

DISBURSEMENTS

Death claims	\$1,472,411 60	
Old age benefits.....	5,575 00	
Total benefits paid.....	\$1,477,986 60	
Commissions and expense to deputies or organizers.....	8,691 32	
Commissions to members.....	4,021 05	
Salaries of deputies and organizers.....	48,499 97	
Salaries of officers.....	13,300 00	
Salaries and other compensation of committees.....	412 65	
Salaries of office employees.....	16,643 75	
Medical examiner's salary.....	4,000 00	
Traveling and other expenses of officers, trustees and committees	1,785 53	
Insurance department fees.....	365 85	
Rent	3,288 86	
Advertising, printing and stationery.....	2,270 91	

Postage, express, telegraph and telephone.....	\$3,288 47
Lodge supplies	1,109 33
Official publication	6,860 12
Expense of supreme lodge meeting.....	10,096 70
Legal expenses	3,102 31
Furniture and fixtures.....	296 38
Taxes, repairs and other expenses on real estate.....	2,706 86
Miscellaneous	8,316 65
Uniform rank	2,338 98

*Gross decrease, by adjustment, in book value of ledger assets,
viz.:*

Bonds	613 25
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Total Disbursements **\$1,619,995 54**

Balance **\$509,116 87**

LEDGER ASSETS

Book value of real estate.....	\$63,151 13
Book value of bonds.....	353,440 98
Deposited in trust companies and banks <i>on interest</i>	86,905 76
Deposit to secure appeal bonds.....	5,619 00

Total **\$509,116 87**

NON-LEDGER ASSETS

Interest due and accrued:

Bonds	\$5,017 07
Other assets	332 88

Total	5,349 95
Rents due	17 50
Market value of real estate over book value.....	19,098 87
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	128,570 00
Furniture, fixtures and supplies.....	10,017 37
Field department expense advanced.....	1,250 00

Gross Assets **\$673,420 56**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$9,075 98
Furniture, fixtures and supplies.....	10,017 37
Field department expense advanced.....	1,250 00

Total **20,343 35**

Total Admitted Assets..... **\$653,077 21**

LIABILITIES

Policy or certificate claims:

Adjusted, not yet due.....	\$18,000 00
Resisted	6,833 34
Reported, not yet adjusted.....	121,594 06

Total	\$146,427 40
Salaries and miscellaneous accounts.....	1,791 89
Advance assessments	435 55

Total Liabilities **\$148,654 84**

EXHIBIT OF FUNDS

	Mortuary	Old age benefit	Expense	Total
Balance on hand December 31, 1912.....	\$427,231 71	\$54,208 02	\$20,820 06	\$502,260 39
Income:				
Membership fees.....			112 00	112 00
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	27,418 42		27,436 07	54,854 49
Other assessments.....	1,432,627 12		93,269 90	1,525,897 02
Dues and per capita tax.....			19,249 30	19,249 30
Interest and dividends.....	16,493 10	1,165 09	441 92	18,100 11
Other income.....	78 70		8,560 40	8,639 10
Totals.....	\$1,903,849 05	\$55,373 71	\$169,889 65	\$2,129,112 41
Disbursements:				
Death claims.....	\$1,472,411 60			\$1,472,411 60
Other benefits.....		\$5,575 00		5,575 00
Commissions to deputies, organizers and agents...			\$12,712 37	12,712 37
Salaries, fees, other compensation and traveling expenses of officers and employees.....			84,641 90	84,641 90
Insurance department fees.....			365 85	365 85
Rent.....			3,288 86	3,288 86
Official publication.....			6,860 12	6,860 12
Supreme lodge meeting.....			10,096 70	10,096 70
Legal expenses.....			3,102 31	3,102 31
Taxes and expenses on real estate.....			2,706 86	2,706 86
Other expenditures.....	613 25		17,620 72	18,233 97
Totals.....	\$1,473,024 85	\$5,575 00	\$141,395 69	\$1,619,995 54
Balance before transfers.....	\$430,824 20	\$49,798 71	\$28,493 96	\$509,116 87
Increase by transfers.....	1,420 90			1,420 90
Balance.....	\$432,245 10	\$49,798 71	\$28,493 96	\$510,537 77
Decrease by transfers.....			1,420 90	1,420 90
Balance on hand December 31, 1913.....	\$432,245 10	\$49,798 71	\$27,073 06	\$509,116 87

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	70,956	\$67,689,500	13,506	\$11,325,500
Written in 1913	5,985	4,005,250	530	278,250
Totals	76,941	\$71,694,750	14,036	\$11,603,750
Deduct terminated or decreased in 1913	8,620	6,426,000	989	645,000
Total benefit certificates in force December 31, 1913	68,321	\$65,268,750	13,047	\$10,958,750
Terminated by death in 1913	1,360	1,459,250	304	303,250
Terminated by lapse and withdrawal in 1913	7,260	4,966,750	685	341,750
Received in 1913 from members in New York:				
Mortuary				\$268,155 00
Expense				20,310 19
Total				\$288,465 19

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	194	\$178,911	48	\$40,012
Incurred in 1913	1,351	1,441,417	301	300,917
Totals	1,545	\$1,620,328	349	\$340,929
Paid in 1913	1,387	1,472,412	307	308,967
Balance	158	\$147,916	42	\$31,962
Saved by compromising or scaling down in 1913.....		1,489	.....	450
Claims unpaid December 31, 1913	158	146,427	42	31,512

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913	26	\$5,575	5	\$825
Paid in 1913	26	\$5,575	5	\$825

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chebogan Mich 191823 5s.....	\$1,245	\$10,000	\$10,300
Jefferson co Ind toll road 1916-18 4s.....	11,030	11,000	10,890
Meridian Miss 1916-22 4½s.....	20,252	20,000	19,600
Oil City Pa 1917-21 4s.....	5,552	5,500	5,445
Vincennes Ind 1914-16 4s.....	8,005	8,000	8,080
Dallas Tex school 1921-22 4s.....	9,787	10,000	9,700
Altoona Pa 1934 4s.....	15,296	15,000	14,700
Bay co Mich 1920 4s.....	15,148	15,000	14,550
Beaumont Tex 1941 5s.....	10,102	10,000	10,000
Beaver co Pa 1920 4s.....	15,129	15,000	14,850
Birmingham Ala 1941 5s.....	10,605	10,000	10,200
Blair co Pa 1935 3.65s.....	20,075	20,000	19,000
Bridgeton N J str & sewer 1941 4½s.....	10,416	10,000	10,100
Cleveland Ohio school 1922 4s.....	30,381	30,000	30,300
Dallas Tex str 1946 4s.....	9,469	10,000	9,200
Des Moines Ia 1920 4s.....	4,972	5,000	4,850
Elwood City Pa 1930 4½s.....	5,029	5,000	5,150
Houston Tex 1939 5s.....	7,340	7,000	7,140
King co Wash harbor 1931 4½s.....	10,090	10,000	9,900
Lincoln Neb 1918 4½s.....	15,261	15,000	14,850
Louisiana Pt Com 1959 5s.....	20,408	20,000	21,400
New Castle Pa 1922 3½s.....	10,000	10,000	9,500
Omaha Neb school 1931 4½s.....	10,230	10,000	9,900
Portland Ore 1934 4s.....	10,031	10,000	9,300
Pittsburg Pa 1936 4s.....	1,538	1,500	1,440
Peoria Ill bridge 1918 4s.....	2,970	3,000	2,970
Scranton Pa school 1918 4s.....	15,112	15,000	14,850
St Petersburg Fla 1914 6s.....	5,714	5,000	5,250
Uniontown Pa 1928 4s.....	20,158	20,000	19,200
Warren Pa 1934 4s.....	5,096	5,000	4,750
Tennessee state 1914 5s.....	7,000	7,000	7,000
Totals. . .	\$353,441	\$848,000	\$344,365

THE GREAT CAMP OF THE KNIGHTS OF THE MACCABEES FOR THE STATE OF NEW YORK

No. 1271 MAIN STREET, BUFFALO, N. Y.

[Commenced business March 1, 1891]

J. B. McDANNELL, President

WM. J. MILLS, Secretary

Attorney for service of process in the State of New York, J. B. McDANNELL,
No. 1271 Main street, Buffalo, N. Y.

INCOME

Membership fees	\$1,034 00	
Assessments or premiums.....	78,638 66	
Total	\$79,672 66	
Deduct payment returned to applicants and members	38 50	
Net amount received from members.....		\$79,634 16
Interest on:		
Bonds	\$3,311 12	
Other sources	3,887 07	
		7,198 19
Rents		1,800 00
Sale of lodge supplies.....		1,272 91
Supreme Tent for conducting its business in New York State.		83,515 35
Outstanding check not cashed.....		158 08
Total Income		\$173,578 69
Ledger Assets December 31, 1912.....		182,717 41
Total		\$356,296 10

DISBURSEMENTS

Sick and accident claims.....	\$50,513 33	
Funeral	4,050 00	
Total benefits paid.....		\$54,563 33
Commissions and fees to deputies or organizers, including compensation paid account of business for Supreme Tent transacted in this State.....		81,100 63
Salaries and compensation of officers and trustees.....		7,840 83
Salaries of office employees.....		5,503 00
Medical examiners' fees and salaries.....		1,139 45
Traveling and other expenses of officers, trustees and com- mittees		788 64
Rent		1,800 00
Advertising and stationery.....		26 00
Postage, express, telegraph, telephone and cartage.....		1,238 59
Lodge supplies and printer.....		2,160 26
Official publication		2,902 62
Legal expenses		325 00

Taxes, repairs and other expenses on real estate.....	\$837 39
Miscellaneous	1,630 43
Prizes for new members.....	4,709 78
Uniform rank expense.....	1,411 55

Total Disbursements **\$167,977 50**

Balance **\$188,318 60**

LEDGER ASSETS

Book value of real estate.....	\$25,000 00
Book value of bonds.....	62,179 39
Deposited in trust companies and banks <i>on interest</i>	101,089 21
Cash in association's office.....	50 00

Total **\$188,318 60**

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	872 63
Furniture and fixtures.....	3,500 00

Gross Assets **\$192,691 23**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$390 03
Furniture and fixtures.....	3,500 00

Total **3,890 03**

Total Admitted Assets **\$188,801 20**

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$2,139 28
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EXHIBIT OF FUNDS

	Sick and accident	Expense	Total
Balance on hand December 31, 1912...	\$121,529 61	\$61,187 80	\$182,717 41
<i>Income:</i>			
Membership fees		1,034 00	1,034 00
Other assessments	62,872 43	15,727 73	78,600 16
Interest on dividends.....	5,656 22	1,541 97	7,198 19
Other income	80 00	86,666 34	86,746 34
Totals	\$190,138 26	\$166,157 84	\$356,296 10
<i>Disbursements:</i>			
Sick and accident claims.....	\$50,513 33		\$50,513 33
Other benefits	4,050 00		4,050 00
Commissions to deputies, organizers and agents		\$81,100 63	81,100 63
Salaries, fees, other compensation and traveling expenses of officers and employees		15,271 92	15,271 92
Rent		1,800 00	1,800 00
Official publication		2,902 62	2,902 62
Legal expenses		325 00	325 00
Taxes and expenses on real estate....		837 39	837 39
Other expenditures		11,176 61	11,176 61
Totals	\$54,563 33	\$113,414 17	\$167,977 50
Balance on hand December 31, 1913...	\$135,574 93	\$52,743 67	\$188,318 60

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	13,024	\$651,200
Written in 1913.....	2,983	149,150
Totals	16,007	\$800,350
Deduct terminated or decreased in 1913.....	2,705	135,250
Total benefit certificates in force December 31, 1913	13,302	\$665,100
Terminated by death in 1913.....	81	4,050
Terminated by lapse in 1913.....	2,624	131,200

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	54	\$910
Incurred in 1913.....	3,016	62,506
Totals	3,070	\$63,416
Paid in 1913.....	2,863	58,613
Rejected in 1913.....	81	\$2,139
Claims unpaid December 31, 1913.....	72	1,754

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
City of Elyton Ala fund 1939 5s.....	\$10,000	\$10,000	\$10,200
East Rochester N Y sewer 1926 4 1/10s.....	3,380	3,380	3,245
Olyphant Pa school dist 1924 5s.....	5,000	5,000	5,200
Baldwinsville N Y ref 1929 4 1/4s.....	8,000	8,000	7,920
Jaspar Ala sewer 1926 6s.....	15,450	15,000	15,450
Enid Okla st imp 1915 6s.....	20,349	3,285	3,285
Enid Okla st imp 1916 6s.....		3,285	3,285
Enid Okla st imp 1917 6s.....		3,285	3,285
Enid Okla st imp 1918 6s.....		3,285	3,285
Enid Okla st imp 1919 6s.....		3,285	3,317
Enid Okla st imp 1920 6s.....		3,285	3,317
Totals	\$62,179	\$61,089	\$61,789

THE KNIGHTS OF THE MACCABEES OF THE WORLD

DETROIT, MICH.

[Commenced business September 1, 1883]

D. P. MARKEY, President

L. E. SISLER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$227,721 05	
All other assessments or premiums.....	4,296,783 59	
Dues and per capita tax.....	341,865 96	
Total	\$4,866,370 60	
Deduct payments returned to applicants and members	4,000 18	
Net amount received from members.....	\$4,862,370 42	
Interest on:		
Bonds	\$530,005 46	
Other sources	20,150 66	
		550,156 12
Rents		4,166 66
Sale of lodge supplies.....		6,738 55
Official publication		2,918 27
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		620 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		1,672 14
Total Income	\$5,428,642 16	
Ledger Assets December 31, 1912.....	11,266,061 07	
Total	\$16,694,703 23	

DISBURSEMENTS

Death claims	\$3,748,163 81	
Permanent disability claims.....	236,482 16	
Sick and accident claims.....	83,102 50	
Relief	15,810 08	
Total benefits paid.....	\$4,083,558 55	
Commissions and fees to deputies or organizers.....	145,771 07	
Salaries of managers and agents.....	290,324 51	
Salaries of officers and trustees.....	24,260 00	
Salaries of office employees.....	67,802 63	
Medical examiners' fees and salaries.....	7,464 08	
Traveling and other expenses of officers, trustees and committees	3,589 06	
Insurance department fees.....	1,867 03	
Rent	3,630 00	
Advertising, printing and stationery.....	11,206 70	

Postage, express, telegraph and telephone.....	\$11,566 14
Lodge supplies	9,830 12
Official publication	48,612 11
Expense of supreme lodge meeting.....	289 03
Legal expenses	13,281 28
Furniture and fixtures.....	1,500 76
Taxes, repairs and other expenses on real estate.....	2,299 34
Miscellaneous	3,195 82
Exchange	277 75

Gross decrease, by adjustment, in book value of ledger assets,

viz.:

Bonds	19,237 02
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Total Disbursements **\$4,749,563 00**

Balance **\$11,945,140 23**

LEDGER ASSETS

Book value of real estate.....	\$125,000 00
Book value of bonds.....	11,235,908 47
Deposited in trust companies and banks <i>on interest</i>	579,399 50
Cash in association's office, \$2,106.88; in banks <i>not on interest</i> , \$2,725.38	4,832 26

Total **\$11,945,140 23**

NON-LEDGER ASSETS

Interest due and accrued:

Bonds	\$225,460 51
Other assets	1,261 09

Total	226,721 60
Rents due	166 66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	349,000 00
Furniture and fixtures.....	16,724 59

Gross Assets **\$12,537,753 08**

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$19,462 73
Book value of bonds over market value.....	326,994 23
Furniture and fixtures.....	16,724 59

Total **363,181 55**

Total Admitted Assets **\$12,174,571 53**

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$146,740 95
Resisted	21,500 00
Reported, not yet adjusted.....	103,650 00
Present value of deferred death and dis- ability claims payable in instalments.....	677,494 67

Total	\$949,385 62
Salaries and miscellaneous accounts.....	44,192 87

Total Liabilities **\$993,578 49**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Relief No. 1	Relief No. 2
Balance on hand December 31, 1912.....	\$502,190 36	\$10,582,459 77	\$42,366 59	\$3,076 44
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	48,308 00	.....	1,498 00	7,490 00
Other assessments.....	3,999,800 68	.....	31,005 99	155,029 95
Interest and dividends.....	526,869 46	.....	8,583 17	107 84
Other income.....	3,000 00	2,292 14	.....	.....
Totals.....	\$5,080,168 50	\$10,584,751 91	\$83,453 75	\$165,704 23
<i>Disbursements:</i>				
Death claims.....	\$3,748,163 81	.....	.....	.....
Disability claims.....	236,482 16	.....	.....	.....
Other benefits.....	.....	.....	\$15,810 08	.....
Commissions to deputies, organizers and agents..	.....	.....	.....	\$73,339 86
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	.....	86,377 80
Legal expenses.....	.....	.....	.....	5,336 60
Other expenditures.....	.....	\$19,237 02	.....	.....
Totals.....	\$3,984,645 97	\$19,237 02	\$15,810 08	\$165,054 26
Balance before transfers.....	\$1,095,522 53	\$10,565,514 89	\$67,643 67	\$649 97
Increase by transfers.....	325,247 63	976,066 18	88 10	.....
Balance.....	\$1,420,770 16	\$11,541,581 07	\$67,731 77	\$649 97
Decrease by transfers.....	973,241 21	305,672 60	88 10	.....
Balance on hand December 31, 1913.....	\$447,528 95	\$11,235,908 47	\$67,643 67	\$649 97

	Sick and accident	Expense	Total
Balance on hand December 31, 1912.....	\$39,849 00	\$96,118 91	\$11,266,061 07
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	6,115 20	164,309 85	227,721 05
Other assessments.....	85,289 78	21,657 01	4,292,783 41
Dues and per capita tax.....	.....	341,865 96	341,865 96
Interest and dividends.....	12,876 30	1,719 35	550,156 12
Other income.....	.....	10,823 48	16,115 62
Totals.....	\$144,130 28	\$636,494 56	\$16,694,703 23
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$3,748,163 81
Disability claims.....	.....	.....	236,482 16
Sick and accident claims.....	\$83,102 50	.....	83,102 50
Other benefits.....	.....	.....	15,810 08
Commissions to deputies, organizers and agents.....	.....	\$72,431 21	145,771 07
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	307,062 48	393,440 28
Insurance department fees.....	.....	1,867 03	1,867 03
Rent.....	.....	3,630 00	3,630 00
Official publication.....	.....	48,612 11	48,612 11
Supreme lodge meeting.....	.....	289 03	289 03
Legal expenses.....	.....	7,944 68	13,281 28
Taxes and expenses on real estate.....	.....	2,299 34	2,299 34
* Other expenditures.....	.....	37,577 29	56,814 31
Totals.....	\$83,102 50	\$481,713 17	\$4,749,563 00
Balance before transfers.....	\$61,027 78	\$154,781 39	\$11,945,140 23
Increase by transfers.....	1,246 03	.....	1,302,647 94
Balance.....	\$62,273 81	\$154,781 39	\$13,247,788 17
Decrease by transfers.....	23,646 03	.....	1,302,647 94
Balance on hand December 31, 1913.....	\$38,627 78	\$154,781 39	\$11,945,140 23

EXHIBIT OF CERTIFICATES
Total Business of the Year

	Number	Amount	Business in New York During Year	Amount
Benefit certificates in force				
December 31, 1912.....	271,407	\$331,972,046	52,657	\$63,388,000
Written in 1913.....	28,192	28,437,000	6,463	4,754,000
Totals	299,599	\$360,459,046	59,120	\$68,142,000

EXHIBITS OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated or decreased in 1913.....	29,576	\$31,839,921	5,400	\$2,392,000
Total benefit certificates in force December 31, 1913	270,023	\$328,619,125	53,720	\$65,750,000
Terminated by death in 1913.	2,859	3,823,641	584	737,700
Terminated by lapse in 1913.	26,717	28,016,280	4,798	1,639,300
Transferred in 1913.....	.....	.....	18	15,000
Received in 1913 from members in New York:				
Mortuary				\$811,298 53
Expense				68,988 95
Total				\$880,287 48

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	230	\$305,520	40	\$48,392
Incurred in 1913.....	2,859	3,823,640	584	737,700
Totals	3,089	\$4,129,160	624	\$786,092
Paid in 1913.....	2,864	3,748,164	580	720,094
Balance	225	\$380,996	44	\$65,998
Saved by compromising or scaling down in 1913.....	.....	104,616	.....	11,731
Rejected in 1913.....	5	4,892	.....	.....
Claims unpaid December 31, 1913	220	271,488	44	54,267

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1,143	\$1,196,658	209	\$210,415
Incurred in 1913.....	329	547,253	60	105,110
Totals	1,472	\$1,743,911	269	\$315,525
Paid in 1913.....	94	236,483	23	45,946
Balance	1,378	\$1,507,428	246	\$269,579
Saved by compromising or scaling down in 1913.....	.....	57,168	.....	13,872
Rejected in 1913.....	132	147,386	32	35,925
Claims unpaid December 31, 1913	1,246	1,302,874	214	219,782

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	21	\$676	.....	.....
Incurred in 1913.....	3,954	83,603	.....	.....
Totals	3,975	\$84,279	.....	.....

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Paid in 1913.....	3,920	\$83,103	.....	.....
Rejected in 1913.....	32	\$773	.....	.....
Claims unpaid December 31, 1913	23	403	.....	.....

SCHEDULE OF BONDS OWNED.

	Book value	Par value	Market value
Abbeville Ala 1928 5s.....	\$10,200	\$12,000	.....
Abbeville Ala 1925 5s.....	19,188	20,000	.....
Aberdeen Miss 1914-1930 5s.....	20,072	19,200	\$19,200
Ada Okla 1926 5s.....	41,516	40,000	40,000
Albany Ind sch dist Texas 1949 5s.....	12,661	12,500	12,500
Albany Ga 1914-15 5s.....	2,007	2,000	2,000
Albany Mo 1926 6s.....	12,000	12,000	12,000
Alexandria La 1949 5s.....	10,000	10,000	10,100
Alger co Mich 1916 5s.....	10,117	10,000	10,100
Allegheny co Pa 1925 4s.....	9,664	10,000	9,700
Allegheny Pa 1925 3½s.....	25,336	25,000	23,250
Allen Okla 1935 6s.....	25,377	25,000	25,000
Alpine Ind sch dist Texas 1949 5s.....	30,130	30,000	30,000
Altus Okla 1936 5s.....	10,000	10,000	10,000
Alva Okla 1937 6s.....	40,640	40,000	44,000
Alva Okla 1935 5s.....	29,133	30,000	30,000
Alva Okla 1937 6s.....	21,310	20,000	21,000
Amarillo Ind sch dist Texas 1925 5s.....	25,000	25,000	25,000
Amarillo Texas 1945 5s.....	10,095	10,000	10,000
Amherst co Va 1927 5s.....	10,515	10,000	10,200
Amherst co Va 1927 5s.....	10,515	10,000	10,200
Anadarko Okla 1929 5½s.....	15,802	15,000	15,150
Apalachicola Fla 1928 6s.....	15,735	15,000	15,900
Armada Mich 1921-1923 4s.....	5,000	5,000	4,800
Ashland Ala 1920-29 5s.....	9,927	10,000	9,800
Atchison co Kans 1929 4s.....	15,058	15,000	13,050
Athens Ala 1942 5s.....	24,500	24,500	23,520
Athens Tenn 1928 6s.....	16,158	15,000	15,750
Attalla Ala 1930 5s.....	17,910	18,000	17,460
Attalla Ala 1931 5s.....	10,839	11,000	10,890
Auburn Ala 1930 5s.....	6,756	7,000	6,790
Austin co road dist No 1 Texas 1951 5s....	10,000	10,000	10,000
Battle Creek Mich 1924 4s.....	5,000	5,000	4,800
Basic City Va 1943 6s.....	15,900	15,000	15,900
Bay City Texas 1949 5s.....	13,178	13,000	12,870
Bayonne N J 1933 4½s.....	26,940	25,000	25,500
Bayonne N J 1933 4½s.....	25,997	25,000	25,500
Beaufort co N C 1935 5s.....	13,536	12,500	12,875
Beaumont Texas 1941 5s.....	51,175	50,000	50,000
Beaumont Texas 1941 5s.....	12,282	12,000	12,000
Bedford City Va 1923-1926 5½s.....	10,208	10,000	10,400
Belton Texas 1929 6s.....	17,566	16,000	16,640
Belton Texas 1929 6s.....	2,197	2,000	2,000
Ben Avon Pa 1914-1926 5s.....	10,415	10,000	10,200
Berkeley Cal 1914-16 4½s.....	7,607	7,500	7,500
Berryville Ark 1922-1932 6s.....	17,832	17,000	17,510
Bessemer Ala 1937 5s.....	7,221	7,500	7,425
Bessemer Ala 1937 5s.....	24,070	25,000	24,750
Bessemer Ala 1937 5s.....	24,070	25,000	24,750
Binghamton Tenn 1941 5½s.....	5,374	5,000	5,300
Birmingham Ala 1924 6s.....	6,199	6,000	6,420
Birmingham Ala 1939 5s.....	26,391	25,000	25,500
Blwabik Minn 1916-26 5s.....	18,868	18,750	18,938
Black Dog twp Okla 1937 6s.....	14,202	12,004	13,291
Black Mtn twp N C 1938 6s.....	15,493	15,000	16,200
Blanchard Okla 1929 6s.....	4,500	4,500	4,725
Booneville sch dist Ark 1914-29 6s.....	16,000	16,000	16,000
Bourbon co Ky 1917-1923 4½s.....	25,652	25,000	24,750
Brewton City Ala 1939 6s.....	5,153	5,000	.....
Bristol Tenn 1922 6s.....	3,199	3,000	3,210
Bristol Tenn 1920 6s.....	529	500	525
Bristol Tenn 1920 6s.....	1,058	1,000	1,050
Brookland sch dist Va 1936 5s.....	15,000	13,000	15,000
Bryson City N C 1939 6s.....	10,332	10,000	10,500
Buncombe co N C 1914-21 4½s.....	16,206	16,000	16,000
Buncombe co N C 1925-29 6s.....	10,961	10,000	11,000
Buncombe co N C 1915 5s.....	5,000	5,000	5,000

	Book value	Par value	Market value
.....	\$12,292	\$12,000	\$12,800
.....	9,000	9,000	9,270
.....	82,025	30,000	82,100
.....	18,576	18,500	18,500
.....	16,981	17,500	17,500
.....	87,915	35,000	37,450
.....	10,484	10,000	10,700
.....	25,695	25,000	25,000
.....	3,074	3,000	3,080
Ky 1930 6s.....	8,172	6,000	6,300
.....	23,262	23,000	23,230
.....	18,918	18,000	18,360
.....	15,540	15,000	15,750
.....	11,000	11,000	11,000
.....	34,451	35,000	35,000
.....	12,500	12,500	12,625
.....	6,000	6,000	6,120
.....	30,000	30,000	30,000
.....	2,009	2,000	2,020
.....	10,244	10,000	10,000
.....	39,000	39,000	39,000
.....	8,190	8,000	8,080
.....	5,159	5,000	5,200
.....	15,873	15,000	15,900
.....	10,958	10,000	11,100
.....	15,954	15,000	15,750
.....	20,000	20,000	21,000
.....	15,982	15,000	16,500
.....	10,675	10,000	11,000
.....	15,000	15,000	15,000
.....	25,000	25,000	24,250
.....	11,000	11,000	11,000
.....	8,761	8,500	8,500
.....	5,248	5,000	5,200
.....	2,508	2,500	2,500
.....	5,124	5,000	5,100
Columbus Texas 1948 6s.....	12,000	12,000	12,000
Collinsville Okla 1935 6s.....	30,000	30,000	30,900
Comanche Okla 1937 6s.....	10,351	10,000	10,500
Comanche Okla 1931 6s.....	14,780	14,000	14,850
Commerce Ga 1932 5s.....	24,411	25,000	25,000
Common sch dist Bovina Texas 1950 5s.....	12,000	12,000	12,000
Common sch dist San Patricio Texas 1952 5s.....	15,000	15,000	14,700
Cookville Tenn 1925 5s.....	15,262	15,000	15,000
Cordele Ga 1928 5s.....	5,385	5,200	5,252
Corinth Miss 1924 6½s.....	25,841	25,000	25,500
Corpus Christi Texas 1949 5s.....	25,000	25,000	25,000
Cousart Bayou dist Ark 1928 6s.....	25,209	25,000	25,250
Covington Tenn 1916-1936 5s.....	15,069	15,000	15,000
Crawfordsville Ark 1923-1936 6s.....	15,290	14,500	15,080
Cuban Republic 1913 5s.....	50,000	50,000	46,500
Cuban Republic 1913 5s.....	40,000	40,000	37,200
Cuban Republic 1913 5s.....	29,700	29,700	27,621
Cuban Republic 1913 5s.....	20,700	20,700	19,251
Cullman Ala 1922 6s.....	14,470	14,000	14,420
Cuyahoga co Ohio 1915 4½s.....	10,447	10,000	10,400
Creek co Okla 1936 6s.....	10,862	10,000	10,800
Creek co Okla 1938 6s.....	19,862	18,650	20,868
Dade co Fla 1919 1920 1926 6s.....	14,214	14,000	14,420
Dadeville Ala 1938 5s.....	9,917	10,000	9,700
Deaf Smith co Texas 1924-1929 6s.....	25,542	25,000	26,000
Decatur Ala 1941 5s.....	8,000	8,000	7,840
Decatur co Ia 1917 4s.....	22,301	23,000	22,540
Decatur Ga 1936 5s.....	6,000	6,000	6,000
Denton Texas 1945 5s.....	10,083	10,000	10,000
Denver Colo 1921 5s.....	5,000	5,000	5,050
Des Moines Ia 1916 4s.....	14,737	15,000	14,850
Detroit Minn 1918 5s.....	8,227	8,000	8,000
Dexter Mo 1923 4½s.....	16,000	16,000	15,880
Dillon co S C 1932 5s.....	5,000	5,000	5,100
Donora Pa 1924-1931 4½s.....	21,672	21,000	21,210
Dothan Ala 1925 5s.....	20,454	20,000	20,000
Dothan Ala 1923 6s.....	10,202	10,000	10,600
Dothan Ala 1922 6s.....	14,300	14,000	14,700
Drainage dist No 1 Neb 1921-25 6s.....	26,941	25,000	26,000
Duluth Minn 1931 4s.....	26,059	25,000	23,500
Duluth Minn 1931 4s.....	6,257	6,000	6,640
Duluth Minn 1923 5s.....	15,283	15,000	15,600
Duncan Okla 1936 6s.....	10,475	10,000	10,700
Dunmore Pa 1917 4s.....	12,624	12,500	12,375

	Book value	Par value	Market value
Duquesne Pa 1914-16 4½s.....	\$3,000	\$3,000	\$3,000
Durant Okla 1929 5s.....	5,641	5,500	5,835
Durant Okla 1930 6s.....	26,910	25,000	26,750
Durango Colo 1918 5s.....	25,000	25,000	25,000
Dyersburg Tenn 1934 5s.....	5,337	5,000	5,000
Dyersburg Tenn 1922 4s.....	10,402	11,000	10,450
East Peoria drainage dist Ill 1921-24 6s...	11,323	10,924	11,579
Edmonton Alta 1933 5s.....	25,000	25,000	23,750
Edmund Okla 1933 5s.....	44,609	45,000	44,100
Edwards Miss 1927 6s.....	20,444	20,000	20,400
Eldorado Okla 1936 6s.....	9,577	9,000	9,450
Eldorado Ark 1923-1935 6s.....	21,076	20,000	20,800
Elkins W Va 1927-1936 5s.....	10,000	10,000	10,200
Elkins W Va 1928-1936 5s.....	13,000	15,000	15,800
Elk City Okla 1929 6s.....	24,437	23,000	24,150
Elk City Okla 1930 6s.....	15,149	14,000	14,700
Elk City Okla 1935 6s.....	14,697	14,000	14,840
Elko Nev 1915-1921 6s.....	15,675	15,000	15,450
Ellensburg Wash 1920 6s.....	8,489	8,000	8,320
Elliott Pa 1914-31 4½s.....	29,295	28,000	28,560
Elizabethtown Tenn 1929 5s.....	33,795	33,500	33,165
Ellwood City Pa 1926 4½s.....	15,042	15,000	15,150
Elmira N Y 1914-16 3½s.....	3,000	3,000	2,970
Elyton Ala 1938 5s.....	5,000	5,000	5,100
Enid Okla 1912-1913 6s.....	11,460	11,460	10,314
Enid Okla 1915-17 6s.....	25,441	25,441	25,441
Enid Okla 1914-1919 6s.....	20,460	20,460	20,461
Enid Okla 1913-20 6s.....	2,239	2,239	2,216
Ensley Ala 1939 5s.....	24,434	24,000	24,480
Enterprise Ala 1926 5s.....	9,266	9,500	4,750
Erick Okla 1934 6s.....	24,941	23,500	24,910
Eufaula Okla 1937 6s.....	30,000	30,000	34,200
Eufaula Ala 1929 6s.....	15,766	15,000	15,750
Fairview Okla 1934 6s.....	15,915	15,000	15,450
Fairmont W Va 1922 4½s.....	11,500	11,500	11,500
Fayette Ala 1922 5s.....	22,000	22,000	22,000
Fayetteville N C 1923 5s.....	14,834	13,500	13,770
Fentress co Tenn 1915 4s.....	13,433	13,500	13,365
Flint Mich 1915-1924 4s.....	7,614	7,500	7,275
Floralda Ala 1928 5s.....	24,247	25,000	24,500
Floralda Ala 1928 5s.....	4,626	5,000	4,900
Fon-Du-Lac Wis 1921 3½s.....	10,175	10,000	9,400
Fort Bend co Texas 1950 5s.....	2,500	2,500	2,500
Fort Towson Okla 1936 6s.....	10,313	10,000	10,000
Fort Gibson Okla 1929 6s.....	36,848	35,000	36,400
Fort Smith Ark 1925 5s.....	50,000	50,000	50,000
Fort Smith Ark 1926 5s.....	4,886	5,000	5,000
Fort Worth Texas 1922 6s.....	4,390	4,000	4,200
Fort Worth Texas 1953 5s.....	24,815	25,000	25,000
Francis Okla 1936 6s.....	15,469	15,000	15,450
Francis Okla 1936 6s.....	10,313	10,000	10,300
Franklin co Ky 1916-1918 5s.....	10,289	10,000	10,100
Franklin co Ky 1920-1921 5s.....	10,542	10,000	10,200
Franklin co N C 1953 6s.....	10,300	10,000	11,000
Fulton Mo 1926 4½s.....	3,500	3,500	3,430
Fulton Mo 1926 4½s.....	6,500	6,500	6,370
Gadsden Ala 1938 5s.....	24,477	25,000	25,000
Gadsden Ala 1937 5s.....	20,348	20,000	20,000
Geneva Ala 1938 5s.....	5,591	6,500	6,305
Geneva Ala 1925 5s.....	918	1,000	980
Georgetown S C 1943 5s.....	29,637	28,500	29,640
Georgetown S C 1943 5s.....	15,962	15,500	16,120
German Empire 1912 3s.....	5,341	5,341	4,059
Gonzales co Texas 1952 5s.....	21,875	22,000	22,000
Grafton W Va 1933 4½s.....	15,493	15,000	14,700
Grand Island Neb 1926 4½s.....	35,000	35,000	33,950
Grand Forks N D 1925 4½s.....	25,465	25,000	24,250
Granville co N C 1919 5½s.....	3,069	3,000	3,030
Gravette Ark 1917-1927 6s.....	21,706	21,000	21,000
Great Falls Mont 1922 5s.....	10,664	10,000	10,200
Griffin Ga 1921 5s.....	33,689	32,000	32,640
Green co Ark 1921 1923 1924 & 1925 6s....	18,500	18,500	18,500
Greenville N C 1933 5s.....	4,644	4,500	4,590
Greenville Ala 1937 5s.....	31,272	30,000	30,000
Greenwood co S C 1937 5½s.....	10,343	10,000	10,400
Greenwood co S C 1937 5½s.....	10,200	10,000	10,400
Greenwood co S C 1937 5½s.....	10,239	10,000	10,400
Grimes co Texas 1952 5s.....	5,000	5,000	5,000

	Book value	Par value	Market value
Grimes co Texas 1952 5s.....	\$14,250	\$15,000	\$15,000
Grove City Pa 1920 4½s.....	5,151	5,000	5,050
Gullford co N C 1933 5s.....	33,225	30,000	31,500
Gulfport Miss 1928 5½s.....	5,100	5,000	5,250
Guntersville Ala 1921 5s.....	12,158	12,000	12,000
Guttenburg N J 1918 5s.....	26,152	25,000	25,250
Guttenburg N J 1918 5s.....	5,101	5,000	5,050
Hale co Texas 1948 5s.....	10,000	10,000	10,000
Hammond Ind 1915 5s.....	33,502	33,000	33,330
Hamilton Texas 1950 5s.....	15,000	15,000	15,000
Hamlin ind sch dist Texas 1949 5s.....	12,000	12,000	12,000
Hancock co W Va 1938 5s.....	8,865	9,000	9,360
Harrison N J 1930 4s.....	15,934	15,000	14,100
Hartford Ala 1935 5s.....	12,000	12,000	11,640
Hartshorne City Okla 1928 6s.....	26,527	25,000	26,250
Haskell co sch dist No 20 Okla 1929 6s.....	18,261	17,000	18,180
Haskell co sch dist 87 Chant Okla 1929 6s.....	20,931	19,500	20,865
Haskell co Okla 1930 6s.....	27,166	25,000	26,750
Hawkeye Ia 1926 5s.....	6,572	6,500	6,695
Haywood co N C 1914-16 5s & 5½s.....	30,237	30,000	30,000
Headland Ala 1928 5s.....	21,782	23,500	22,795
Heflin Ala 1929 5s.....	11,489	12,000	11,640
Henderson Ky 1927 4s.....	15,000	15,000	14,550
Henderson co N C 1923-32 6s.....	11,546	10,000	10,700
Henderson co N C 1953 5s.....	25,000	25,000	25,000
Henderson co Ill 1920-1923 6s.....	17,282	16,500	16,830
Henderson co Ill 1926-1931 6s.....	16,120	15,000	15,450
Henderson co Ill 1921-25 6s.....	26,492	25,000	25,500
Hendersonville N C 1918-26 6s.....	18,743	18,000	18,540
Hennepin co Minn 1921 4½s.....	26,714	25,000	25,500
Henryetta Okla 1934 6s.....	41,100	40,000	42,000
Hickory N C 1924 5s.....	10,205	10,000	10,000
Hidalgo co Texas 1948 5s.....	17,000	17,000	17,000
Hillsborough co Fla 1933 4s.....	24,830	25,000	23,000
Hinton Okla 1937 6s.....	32,004	30,000	30,900
Homer La 1950 5s.....	40,000	40,000	40,000
Honey Grove Texas 1945 5s.....	8,868	8,000	8,080
Hope Ark 1914-1926 6s.....	32,839	32,000	32,320
Hope Ark 1935-1937 6s.....	8,512	8,000	8,160
Hope Ark 1914-1915 6s.....	3,017	3,000	3,000
Hope Ark 1920-1922 6s.....	3,000	3,000	3,030
Hoquiam Wash 1924 5½s.....	7,803	7,500	7,800
Hot Springs N C 1941 6s.....	16,872	15,000	16,050
Houghton Mich 1938 5s.....	21,310	20,000	20,400
Houston Miss 1926 6s.....	7,079	7,000	7,280
Houston Texas 1941 5s.....	11,003	10,000	10,200
Houston Texas 1941 5s.....	27,507	25,000	25,500
Hugo Okla 1935 6s.....	20,540	20,000	21,200
Hugo Okla 1938 6s.....	12,581	12,215	12,581
Huntingdon Tenn 1927 6s.....	10,584	10,000	10,700
Huntsville Mo 1926 5s.....	6,590	6,500	6,565
Huntsville Ala 1919 6s.....	30,016	29,500	30,090
Huntsville Ala 1922 6s.....	18,128	17,600	18,128
Huntsville Ala 1922 6s.....	15,150	15,000	16,050
Idabel Okla 1937 6s.....	20,779	20,000	20,800
Idaho Falls Idaho 1930 6s.....	8,254	8,000	7,840
Indianapolis Ind 1916-1918 4s.....	28,000	28,000	28,560
Ingram Pa 1914-1931 4½s.....	12,343	12,200	12,200
Izard co Ark 1914-1918 6s.....	2,552	2,500	2,500
Izard co Ark 1918 6s.....	4,814	4,700	4,700
Izard co Ark 1918-1920 6s.....	8,493	8,400	8,400
Izard co Ark 1920 6s.....	2,000	2,000	2,000
Jacobs Twp Wis 1914 6s.....	10,672	10,000	10,000
Jackson Miss 1922 5s.....	24,251	22,000	23,980
Jackson Miss 1928 6s.....	30,864	28,000	30,520
Jackson Miss 1928 6s.....	1,000	1,000	1,010
Jackson La 1921 5s.....	10,173	10,000	10,000
Jackson county Ala 1932 5s.....	26,703	25,000	25,750
Jackson county Miss 1922-32 6s.....	18,502	18,000	17,640
Jacksonville Ill 1919 4s.....	9,019	9,500	9,215
Jacksonville Ala 1928 5s.....	5,000	5,000	5,000
James Ck Dr Sys Monroe co Miss 1931-34 6s.....	22,627	22,000	21,560
Jamestown N Y 1919-22 4s.....	17,757	18,000	17,460
Jasper Ala 1929 5s.....	8,500	8,500	8,500
Jefferson Tex 1949 5s.....	17,088	19,500	17,745
Jefferson Tex 1933 4s.....	10,381	10,000	10,000
Jefferson Tex 1944 5s.....	25,780	25,000	24,500
Jefferson county Ala 1931 4½s.....	15,000	15,000	15,000
Jefferson county Ark 1927 6s.....			

	Book value	Par value	Market value
Jennings La 1947 5s.....	\$23,719	\$25,000	\$25,000
Joliet Ill 1914 4½s.....	10,088	10,000	10,000
Jones county Tex 1949 5s.....	25,500	25,000	25,000
Kalispell School Dist Mont 1924 5s.....	9,076	9,000	9,000
Kalamazoo Mich 1916 4s.....	15,012	15,000	14,850
Kansas City Kansas 1914 4½s.....	15,035	15,000	15,000
Kansas City Kansas 1923-24 4½s.....	25,526	25,000	25,000
Kansas City Kansas 1917 5s.....	25,000	25,000	25,250
Kansas City Mo 1919 3½s.....	5,054	5,000	4,800
Kenmore N Y 1915-27 4.65s.....	14,998	14,993	14,993
Key West Fla 1955 5s.....	106,220	100,000	100,000
Kingfisher Okla 1936 5s.....	28,980	28,000	28,000
Kiowa Okla 1934 6s.....	32,758	31,000	32,240
Klamath Falls Oregon 1922 6s.....	16,002	16,002	16,002
Knoxville Iowa 1914-21 4½s.....	9,093	9,000	8,910
Ladonia Tex 1950 6s.....	9,592	9,000	9,450
Lafayette Ala 1941 5s.....	40,000	40,000	38,800
Lafayette Ind 1920 4½s.....	10,182	10,000	10,100
La Grande Oregon 1922 6s.....	10,000	10,000	10,100
Lake Charles La 1923-26 5s.....	11,791	12,000	12,120
Las Vegas Nev 1924-30 6s.....	10,671	10,000	10,400
Latrobe Pa 1933 4½s.....	18,697	17,500	18,025
Lauderdale county Miss 1935-37 5½s.....	10,590	10,000	10,500
Laurel Miss 1914-25 5s.....	20,054	19,200	19,392
Laurinburg N C 1936-41 5½s.....	12,146	12,000	12,360
Laurinburg N C 1928-31 5½s.....	7,189	7,000	7,210
Laurinburg N C 1923-27 5½s.....	5,216	5,000	5,100
Laurinburg N C 1931 5½s.....	20,628	19,500	20,085
Lebanon Ore 1931 6s.....	20,933	20,000	20,600
Leavenworth Wash 1932 6s.....	19,930	19,000	20,330
Lee county Ala 1914-26 6s.....	16,004	15,500	15,655
Lee county Ala 1926-28 6s.....	3,699	3,500	3,570
Lee county Ala 1929 6s.....	2,656	2,500	2,575
Lehigh Okla 1934 6s.....	26,813	25,000	27,000
Lehigh Okla 1934 6s.....	18,769	17,500	18,900
Lenoir N C 1938 6s.....	26,670	25,000	26,750
Leon county Tex 1951 5s.....	15,000	13,000	15,000
Leon county Tex 1951 5s.....	30,000	30,000	30,000
Lewiston Idaho 1923 5s.....	10,000	10,000	10,000
Lewiston Idaho 1923 5s.....	38,000	38,000	38,000
Lexington Miss 1934 5s.....	26,687	25,000	25,500
Lexington N C 1944 5s.....	31,842	30,000	30,300
Lexington N C 1944 5s.....	31,212	30,000	30,300
Lexington Special Rd Dist Mo 1925-26 5½s.....	10,447	10,000	10,600
Liberty Mo 1925 5s.....	35,563	35,000	35,350
Liberty co Road Dist No. 4 Texas 1951 5s...	10,000	10,000	10,000
Lineville Ala 1920 5s.....	15,000	15,000	14,700
Linwood & Au Aurn Levee Dist Ark 1935 6s.....	54,000	50,000	52,000
Lincoln county Wis 1919-22 4½s.....	7,277	7,000	7,000
Little Valley N Y 1914-36 5s.....	9,613	9,200	9,476
Livingston Tex 1949 5s.....	25,946	25,000	25,250
Longview Tex 1945 5s.....	25,742	25,500	25,500
Lonsdale Tenn 1940 5½s.....	10,429	10,000	10,400
Long Prairie Levee Dist Ark 1948 6s.....	35,000	35,000	.....
Long Prairie Levee Dist Ark 1948 6s.....	34,915	34,000	.....
Los Angeles Cal 1941 3¾s.....	53,808	50,000	43,000
Los Angeles Cal 1933 3¾s.....	52,060	50,000	44,500
Louisburg School Dist N C 1937 6s.....	10,873	10,000	10,700
Lubbock Ind School Dist Tex 1949 5s.....	8,000	8,000	8,000
Lufkin Tex 1950 5s.....	12,500	12,500	12,500
Lufkin Tex 1950 5s.....	2,000	2,000	2,000
Madill Okla 1927 6s.....	15,172	15,000	16,200
Madison Wis 1919 3½s.....	5,000	5,000	4,800
Madison Wis 1926 4s.....	20,510	20,000	19,200
Madison county N C 1914-38 6s.....	11,035	10,000	10,800
Madison county N C 1917-31 6s.....	16,126	15,000	16,050
Mangum Okla 1927 6s.....	10,484	10,000	10,800
Mangum Okla 1927 6s.....	10,484	10,000	10,800
Mangum Okla 1927 6s.....	26,210	25,000	27,000
Manitoba province Can 1930 4s.....	35,498	34,000	31,620
Marion S C 1945 5s.....	21,260	20,000	20,200
Marion N C 1935 5s.....	31,002	30,000	30,000
Marietta Okla 1928 6s.....	6,213	6,000	6,800
Marietta Okla 1937 6s.....	17,170	17,000	17,170
Marshall county Minn 1914 6s.....	1,439	1,413	1,413
Marshall county Minn 1919 5s.....	15,000	15,000	15,150
Marshall N C 1939 6s.....	21,135	20,000	21,400
Marshall Tex 1944 5s.....	25,145	25,000	25,000

	Book value	Par value	Market value
Marshall Tex 1949 5s.....	\$10,051	\$ 10,000	\$10,100
Martinsville Va 1940 5s.....	13,120	12,000	12,000
Maryville Tenn 1931 5s.....	15,000	15,000	15,000
Maxton N C 1938 6s.....	30,268	28,000	29,400
Mayes county Okla 1928 6s.....	11,047	10,000	10,600
McCulloch county Tex 1951 5s.....	75,000	75,000	75,000
McLennan county Tex 1951 5s.....	9,908	10,000	10,000
Medina county Tex 1951-52 5s.....	15,000	15,000	15,000
Memphis Tenn 1928 4½s.....	25,913	25,000	24,250
Meridian Miss 1935 4½s.....	49,680	48,000	44,640
Meridian Miss 1935 4½s.....	17,595	17,000	15,810
Meridian Miss 1927-28 4½s.....	9,740	10,000	9,500
Mexia Tex 1949 5s.....	10,000	10,000	10,000
Miami Fla 1936 5s.....	25,545	25,000	25,500
Miles City Tex 1950 5s.....	20,000	20,000	20,000
Milton City Ore 1924 5s.....	15,000	15,000	15,150
Mississippi county Mo 1927 6s.....	3,070	3,000	3,150
Mitchell county Tex 1950 5s.....	30,000	30,000	30,000
Montreal Quebec 1939 3½s.....	50,765	50,000	42,000
Montevideo Minn 1923 5s.....	15,723	15,000	15,450
Montgomery Ala 1944 4½s.....	10,382	10,000	9,600
Montgomery Ala 1928 6s.....	9,053	9,053	9,324
Montgomery Ala 1928 6s.....	7,835	7,835	8,070
Morgantown N C 1945 5s.....	12,670	12,000	12,000
Morehead City N C 1941 5½s.....	10,287	10,000	10,400
Mountain View Tenn 1940 5½s.....	10,654	10,000	10,500
Mounds Twp Okla 1933 6s.....	24,480	24,000	24,960
Murphy Twp Cherokee county N C 1941 6s.....	16,057	15,000	16,650
Muskogee Okla 1923-26 6s.....	10,355	10,000	10,600
Muskogee Okla 1926-28 6s.....	6,288	6,000	6,420
Muskogee Okla 1923-27 6s.....	25,052	24,000	25,440
Muskogee Okla 1927-28 6s.....	8,400	8,000	8,640
Muskogee Okla 1928 6s.....	1,051	1,000	1,080
McCurtain county Okla 1927-30 6s.....	5,508	5,088	5,546
Nash county N Whit Twp N C 1942 6s.....	10,715	10,000	10,700
Nash county N Whit & Dry Wells Twp N C 1942 6s.....	10,715	10,000	10,700
Nashville Ga 1936 5s.....	30,831	30,000	30,600
Nashville Tenn 1923 4½s.....	52,975	50,000	49,000
Nashville Tenn 1935 4½s.....	31,108	29,000	28,130
Newbern Tenn 1927 6s.....	5,286	5,000	.....
Newbern Tenn 1927 6s.....	14,333	14,000	.....
New Decatur Ala 1932 5s.....	24,000	24,000	23,280
New Decatur Ala 1936 5s.....	20,000	20,000	19,400
New Castle Pa 1921 3½s.....	17,000	17,000	16,150
New Cordell Okla 1934 6s.....	20,506	20,000	20,400
New Hanover county N C 1927 4½s.....	15,777	15,000	14,850
New Madrid county Mo 1926 6s.....	22,000	22,000	22,660
New Orleans La 1917 5s.....	25,027	25,000	25,000
New Orleans La 1924 5s.....	9,919	10,000	10,000
New Straltsville Ohio 1914 6s.....	1,011	1,000	1,010
Norman Okla 1933 6s.....	29,454	27,000	28,620
North Bend Ore 1933 6s.....	12,862	12,000	12,480
Nowata Okla 1928 5s.....	62,348	65,000	63,050
North Wilkesborro N C 1939 6s.....	18,543	17,000	18,700
North Wilkesborro N C 1929 6s.....	11,762	11,000	11,880
North Wilkesborro N C 1934 6s.....	18,384	17,000	18,530
Nutwood Drain & Levee Dist Ill 1927-28 6s.....	25,220	25,000	26,000
Nutwood Drain & Levee Dist Ill 1924 6s.....	7,051	7,000	7,210
Nutwood Drain & Levee Dist Ill 1914 6s.....	1,000	1,000	1,010
Noxubee county Miss 1937 5½s.....	15,187	15,000	15,450
Okfuskee county Okla 1930 6s.....	16,255	15,000	15,750
Okmulgee Okla 1923 5s.....	8,654	8,000	8,080
Opelika Ala 1940 5s.....	27,000	27,000	26,190
Orange Tex 1944 5s.....	5,307	5,000	5,000
Oskaloosa Iowa 1917 4½s.....	20,390	20,000	20,000
Ottawa Ontario 1930 3½s.....	35,000	35,000	29,750
Ottawa Ontario 1930 3½s.....	15,000	15,000	12,750
Oxford N C 1937 5s.....	30,000	30,000	30,600
Ozark Mo 1920 6s.....	6,096	6,000	6,180
Palatka Fla 1942 5s.....	50,345	50,000	50,000
Paris Tex 1953 5s.....	10,487	10,000	10,100
Parish of Acadia La 1931-36 5s.....	18,315	18,500	18,685
Parish of Jackson La 1916-21 5s.....	14,000	14,000	14,140
Park City Utah 1925 6s.....	13,044	12,500	13,125
Paragould Ark 1921-27 6s.....	13,000	13,000	13,260
Pass Christian Miss 1926 5s.....	10,752	10,500	10,605
Pascagoula Miss 1919-28 6s.....	10,436	10,000	10,300
Paterson N J 1923 4s.....	26,210	25,000	24,250

	Book value	Par value	Market value
Philadelphia Miss 1926 5s.....	\$12,940	\$13,500	\$13,500
Pineville Ky 1928 5s.....	5,000	5,000	5,000
Pittsburg Kans 1914-15 5s.....	1,004	1,000	1,000
Pittsburg Kans 1914-15 5s.....	3,512	3,500	3,500
Pittsburg Tex 1945 4s.....	6,872	7,500	6,300
Plainview Tex 1948 5s.....	8,160	8,000	8,000
Polytechnic Tex 1951 5s.....	22,827	23,000	23,230
Port Angeles Wash 1932 5½s.....	10,169	10,000	10,200
Poteau Okla 1926 6s.....	10,729	10,000	10,700
Poteau Okla 1930 6s.....	28,000	28,000	29,400
Poinsett county Drain No 3 Ark 1922-36 6s..	45,383	43,000	43,000
Portage county Wis 1915-16 6s.....	6,535	6,500	6,500
Portage county Wis 1915 6s.....	505	500	500
Portland Ore 1923 5s.....	10,991	10,000	10,400
Portland Ore 1922 5s.....	27,367	25,000	28,000
Portland Ore 1925 5s.....	5,579	5,000	5,200
Port Huron Mich 1927 4s.....	25,000	25,000	23,250
Pratt City Ala 1939 5s.....	7,778	7,500	7,500
Prattville Ala 1937 5s.....	37,860	40,000	40,000
Prescott Ariz 1955 5s.....	51,035	50,000	50,000
Pushmataha county Okla 1921-30 5s.....	9,982	10,000	10,000
Quebec Canada 1932 3½s.....	13,436	14,000	12,040
Racine Wis 1914-21 4s.....	16,290	16,000	15,840
Raleigh N C 1943 5s.....	23,000	23,000	23,690
Randleman N C 1938 5s.....	5,500	5,500	5,500
Redcliff Alberta 1933 6s.....	35,000	35,000	35,000
Red Lake county Minn 1917 6s.....	17,453	16,700	17,034
Regina Sask 1914-16 4½s.....	9,009	9,000	8,910
Ridgefield Park N J 1914-15 5s.....	3,538	3,500	3,500
Ridgefield Park N J 1914-21 6s.....	8,577	8,000	8,160
Ripley Tenn 1927 6s.....	7,566	7,500	7,650
Ripley Tenn 1928 6s.....	3,576	3,500	3,570
Road Dist No 1 Freestone co Tex 1950 5s..	50,000	50,000	50,000
Roanoke Ala 1943 5s.....	19,400	20,000	19,600
Rockingham N C 1938 5s.....	9,457	10,000	10,000
Rockingham N C 1938 5s.....	18,915	20,000	20,000
Rockingham N C 1939 5s.....	10,044	10,000	10,000
Rockingham N C 1941 6s.....	21,362	20,000	21,800
Rockingham Twp N C 1936 6s.....	17,235	15,000	16,200
Rogers Tex 1951 6s.....	14,111	13,000	13,910
Rosedale Miss 1924 6s.....	6,043	6,000	6,000
Rosedale Miss 1926 6s.....	3,062	3,000	3,060
Russellville Ala 1941 5s.....	24,000	24,000	23,280
Russian Gov't road 1957 4s.....	79,192	80,000	65,600
Ruston La 1915-47 5s.....	39,000	39,000	39,000
Salisbury Mo 1922 4½s.....	12,709	12,500	12,250
Salt Lake City Utah 1920 4s.....	30,000	30,000	29,100
Salt Lake City Utah 1933 4½s.....	46,860	50,000	49,000
Sanford N C 1931 5s.....	4,130	4,000	3,880
Sanford N C 1940 4½s.....	10,471	12,000	10,800
Sanford N C 1951 6s.....	14,475	13,000	13,780
Sanford N C 1951 6s.....	5,567	5,000	5,300
Sanford N C 1952 6s.....	16,195	15,000	15,900
Salem Ore 1921 6s.....	16,109	16,000	16,210
Salem N C 1936 5s.....	10,348	10,000	10,500
Saline county Ill 1917-1918 4½s.....	16,326	16,000	16,000
Sandpoint Idaho 1929 6s.....	10,253	10,000	10,200
Sandpoint Idaho 1929 6s.....	39,987	39,000	39,780
San Patricio county Tex 1951 5s.....	10,000	10,000	9,800
Sapulpa Okla 1929 6s.....	43,156	40,000	41,600
Sapulpa Okla 1929 6s.....	10,789	10,000	10,400
Sapulpa Okla 1930 5s.....	9,911	10,000	9,700
Sarnia Ont 1914-26 5s.....	15,902	15,902	15,425
Sayre Okla 1934 6s.....	16,976	16,000	17,760
San Antonio Tex 1919 5s.....	20,000	20,000	20,000
San Antonio Tex 1919 5s.....	5,000	5,000	5,000
Santa Ana Cal 1914-22 4½s.....	9,197	9,000	8,910
San Angelo Tex 1945 5s.....	20,920	20,000	20,200
San Benito Tex 1934-38 5s.....	4,335	4,500	4,500
Santa Cruz county Ariz 1914-17 5s.....	20,000	20,000	20,000
San Diego Cal 1914-24 4½s.....	25,514	25,000	24,750
San Diego Cal 1929-30 4½s.....	10,599	10,000	9,700
San Diego Cal 1938-41 4½s.....	18,400	20,000	19,200
School Dist No 29 W Tulsa Okla 1928 6s...	15,172	15,000	15,300
School Dist No 11 Halleyville Okla 1929 6s..	10,533	10,000	10,500
School Dist No 1 Hemphill co Tex 1950 5s..	20,691	20,000	20,000
Scotia N Y 1914-23 5s.....	5,044	5,000	5,100
Scotia N Y 1914-30 5s.....	8,619	8,500	8,670
Seattle Wash 1927 4½s.....	20,614	20,000	19,200

	Book value	Par value	Market value
Sedalia Mo 1923 4s.....	\$40,792	\$40,000	\$38,400
Selma Ala 1927 5s.....	10,247	10,000	10,000
Seymour Tex 1949 5s.....	25,274	25,000	25,000
Shawnee Okla 1922-27 5s.....	20,000	20,000	19,800
Shelby N C 1937 5s.....	15,528	15,000	15,000
Shelby N C 1937 5s.....	15,000	15,000	15,000
Shelby county Ala 1914-28 6s.....	5,500	5,500	5,720
Shelbyville Tenn 1941 6s.....	11,498	10,000	10,500
Sheraden Pa 1937 5s.....	10,856	10,000	10,700
Sheraden Pa 1937 5s.....	2,000	2,000	2,140
Sheridan Wyo 1938 5s.....	25,150	25,000	25,000
Sherman Tex 1914-27 4½s.....	9,352	9,000	9,000
.....	8,000	8,000	8,000
.....	25,252	25,000	25,000
.....	26,126	25,000	25,000
.....	15,000	15,000	15,000
.....	6,000	6,000	6,000
.....	30,000	30,000	30,000
.....	8,000	8,000	8,000
.....	14,000	14,000	14,000
.....	15,800	15,800	15,800
.....	6,000	6,000	6,000
.....	25,000	25,000	25,000
.....	7,000	7,000	7,000
.....	15,000	15,000	15,000
.....	20,000	20,000	20,000
.....	14,000	14,000	14,000
.....	10,000	10,000	10,000
.....	17,500	17,500	17,500
.....	10,000	10,000	10,000
.....	4,000	4,000	4,000
.....	28,500	28,500	28,500
.....	10,000	10,000	10,000
.....	9,000	9,000	9,000
.....	4,000	4,000	4,000
.....	25,000	25,000	25,000
.....	25,000	25,000	25,000
.....	16,483	16,000	16,000
.....	16,000	16,000	16,000
.....	24,000	24,000	24,000
.....	8,500	8,500	8,500
.....	5,202	5,000	5,000
.....	23,000	23,000	23,000
.....	10,820	10,000	10,000
.....	24,755	25,000	25,000
.....	7,878	7,000	7,000
.....	3,829	3,000	3,000
.....	52,685	50,000	50,000
Tampa Fla 1935 5s.....	10,000	10,000	10,000
Tampa Park Fla 1935 5s.....	41,780	40,000	40,000
Tarrant county Tex 1932 5s.....	20,000	20,000	20,000
Taylor county Tex 1950 5s.....	10,000	10,000	10,100
Tecumseh Okla 1936 6s.....	19,838	18,780	19,848
Temple Okla 1937 6s.....	30,000	30,000	30,600
Terrell Tex 1950 5s.....	8,000	8,000	8,000
Terrebonne La 1914 5s.....	2,000	2,000	2,000
Tonkawa Okla 1929 5½s.....	38,979	37,000	38,110
Toronto Ont 1925 3½s.....	28,817	25,000	22,000
Trinity county Tex 1938 5s.....	28,515	25,000	25,000
Tuscumbia Ala 1938 5s.....	10,571	10,800	10,800
Tuscaloosa Ala 1941 5s.....	50,000	50,000	50,000
Twin Falls Idaho 1931 5½s.....	10,309	10,000	10,200
Tyler Tex 1936 6s.....	16,395	16,000	16,000
Tyler Tex 1936 5s.....	1,025	1,000	1,000
Tyler Tex 1936 5s.....	11,142	11,000	11,000
Tyler Tex 1936 5s.....	2,016	2,000	2,000
Utah State 1920 8¼s.....	10,088	10,000	9,800
Van Buren county Tenn 1917-42 5s.....	50,000	50,000	51,000
Victor Colo 1916 5s.....	11,000	11,000	9,350
Vidalia Ga 1937 5s.....	21,769	23,000	23,000
Vernon Tex 1934 4s.....	17,261	18,000	16,910
Vernon Tex 1950 5s.....	3,948	4,000	4,000
Vernon Tex 1950 5s.....	2,976	3,000	3,000
Vinita Okla 1923 5s.....	38,402	31,000	31,810
Vinita Okla 1929 5s.....	28,246	28,000	27,720
Waco Tex 1934 5s.....	56,105	50,000	51,500
Wagoner Okla 1936 5s.....	14,858	15,000	15,000

	Book value	Par value	Market value
Walla Walla county Wash 1928 4½s.....	\$25,000	\$25,000	\$24,250
Wallaceburg Ont 1914-36 4½s.....	21,714	21,714	19,542
Walton county Fla 1931 6s.....	38,563	35,000	36,050
Washington N C 1935 5s.....	23,399	22,000	22,440
Watonga Okla 1935 6s.....	24,440	23,000	23,460
Watonga Okla 1938 6s.....	37,338	35,000	35,700
Water Valley Miss 1927 5s.....	12,000	12,000	12,120
Waurika Okla 1938 6s.....	40,584	40,000	41,600
Webster Groves Mo 1924 5s.....	11,971	11,000	11,330
Weldon N C 1926-29 6s.....	2,042	2,000	2,180
Weldon School Dist N C 1914-25 6s.....	6,801	6,000	6,240
Westchester co (Pelham) N Y 1916-18 6s..	8,853	8,720	8,794
West Washington Pa 1926-34 5s.....	21,934	20,000	21,400
Wewoka Okla 1934 6s.....	35,976	35,000	37,800
Wharton Tex 1952 5s.....	1,995	1,995	1,995
White county Ark 1914-15 6s.....	5,028	5,000	5,000
White county Ark 1915-16 6s.....	5,048	5,000	5,000
White county Ark 1916-17 6s.....	6,898	6,800	6,800
White county Ark 1917-18 6s.....	5,703	5,600	5,600
White county Ark 1918 6s.....	2,550	2,500	2,500
White county Ark 1918-19 6s.....	3,528	3,455	3,455
Wilkesbarre Pa 1915-16 4s.....	20,261	20,000	20,000
Williamson W Va 1926 6s.....	11,898	11,500	11,730
Williamson county Tex 1951 5s.....	5,000	5,000	5,100
Winchester Taxing Dist Tenn 1931 5s.....	4,000	4,000	4,000
Winfield La 1923-38 5s.....	18,486	20,000	20,000
Winfield La 1918-23 5s.....	4,582	5,000	5,000
Winona Minn 1933 4s.....	10,414	10,000	9,200
Wolf Pitt Twp N C 1936 6s.....	5,671	5,000	5,400
Woodlawn Ala 1927 5s.....	31,197	30,000	30,300
Woodlawn Ala 1927 5s.....	5,571	6,000	6,060
Woodlawn Ala 1927 5s.....	11,142	12,000	12,120
Woodward Okla 1936 6s.....	14,227	14,000	14,280
Woodward Okla 1937 6s.....	9,000	9,000	9,270
Woodward Okla 1937 6s.....	6,000	6,000	6,180
Woodward Okla 1935 6s.....	30,856	30,000	32,400
Wyandotte county Kans 1920-21 4½s.....	25,388	25,000	25,000
Wyandotte county Kans 1921 4½s.....	5,079	5,000	5,000
Wynne Ark 1914-32 5½s.....	32,000	32,000	32,000
Yalobusha county Miss 1930 5s.....	7,000	7,000	7,000
York Neb 1927 5s.....	12,000	12,000	12,000
Yukon Okla 1935 6s.....	40,000	40,000	41,200
Yuma county Ariz 1926 6s.....	22,422	22,000	22,440
Totals.....	<u>\$11,235,908</u>	<u>\$10,981,074</u>	<u>\$10,908,914</u>

KNIGHTS OF THE MODERN MACCABEES

PORT HURON, MICH.

[Commenced business June 11, 1881]

GEORGE S. LOVELACE, President

A. M. SLAY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$7,140 13	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	98,447 25	
All other assessments or premiums.....	1,234,979 42	
Dues and per capita tax.....	96,955 77	
Medical examiners' fees.....	1,987 20	
Total	\$1,439,509 77	
Deduct payments returned to applicants and members	2,240 25	
Net amount received from members.....		\$1,437,269 52
Interest on:		
Bonds	\$8,327 84	
Other sources	5,965 95	
		14,293 79
Rents		3,296 00
Sale of lodge supplies.....		6,188 84
Cash from office fund.....		4,000 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		23 36
Total Income	\$1,465,071 51	
Ledger Assets December 31, 1912.....	388,451 11	
Total	\$1,853,522 62	

DISBURSEMENTS

Death claims	\$939,659 41	
Permanent disability claims.....	72,847 92	
Health and accident claims.....	10,911 96	
Old age benefits.....	217,270 80	
Total benefits paid.....	\$1,240,690 09	
Commissions, salaries and fees to deputies or organizers.....	97,921 01	
Expenses of deputies and organizers.....	22,105 88	
Salaries of officers and trustees.....	16,567 07	
Salaries and other compensation of committees.....	25 80	
Salaries of office employees.....	28,468 76	
Medical examiners' fees.....	2,428 65	
Traveling and other expenses of officers, trustees and committees	2,557 83	
Insurance department fees.....	307 37	

Rent	\$2,108 00
Advertising, printing and stationery.....	4,266 40
Postage, express, telegraph and telephone.....	5,869 59
Lodge supplies	5,096 61
Official publication	6,812 26
Legal expenses	992 39
Furniture and fixtures.....	183 15
Taxes, repairs and other expenses on real estate.....	1,666 37
Miscellaneous	5,344 64
Borrowed money repaid.....	14,000 00
Repaid to office fund.....	4,000 00
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	483 77
Total Disbursements	\$1,462,395 64
Balance	\$391,126 98

LEDGER ASSETS

Book value of real estate.....	\$65,500 00
Book value of bonds.....	204,986 95
Deposited in trust companies and banks <i>on interest</i>	120,640 03
Total	\$391,126 98

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	2,993 29
Rents due	108 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	109,559 16
Tax actually collected by subordinate lodges not yet turned over to supreme lodge.....	46,752 11
Gross Assets	\$550,539 54

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$1,040 00
Book value of bonds over market value.....	9,888 73
Total	10,928 73
Total Admitted Assets.....	\$539,610 81

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$11,748 84
Resisted	13,500 00
Reported, not yet adjusted.....	80,849 33
Total	\$106,098 17
Salaries and miscellaneous accounts.....	8,010 72
Advance assessments	532 11
Total Liabilities	\$114,641 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability
Balance on hand December 31, 1912.....	\$131,079 98	\$336,980 36	\$11 89
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	98,447 25	.....	.....
Other assessments.....	1,216,262 70	.....	.....
Interest and dividends.....	.....	8,477 51	5,289 00
Other income.....	.....	23 36	.....
Totals.....	\$1,446,889 93	\$345,481 23	\$5,301 19
<i>Disbursements:</i>			
Death claims.....	\$939,659 41	.....	.....
Disability claims.....	.....	.....	\$72,847 92
Other benefits.....	.....	.....	217,270 80
Other expenditures.....	.....	\$483 77	.....
Totals.....	\$939,659 41	\$483 77	\$390,118 72
Balance before transfers.....	\$506,730 52	\$344,997 46	—\$284,817 53
Increase by transfers.....	.....	29,097 93	287,000 00
Balance.....	\$506,730 52	\$374,095 39	\$3,182 47
Decrease by transfers.....	414,545 18	.....	.....
Balance on hand December 31, 1913.....	\$92,185 34	\$374,095 39	\$3,182 47

	Health and accident	Expense	Total
Balance on hand December 31, 1912.....	\$5,042 57	\$14,736 61	\$388,451 11
<i>Income:</i>			
Membership fees.....	.....	7,140 13	7,140 13
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	.....	.....	98,447 25
Other assessments.....	16,862 22	.....	1,233,124 92
Dues and per capita tax.....	.....	96,570 02	96,570 02
Interest and dividends.....	246 31	280 37	14,293 79
Other income.....	.....	15,472 04	15,495 40
Totals.....	\$23,151 10	\$134,199 17	\$1,853,522 62
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$939,659 41
Disability claims.....	.....	.....	72,847 92
Health and accident claims.....	\$10,911 96	.....	10,911 96
Other benefits.....	.....	.....	217,270 80
Commissions to deputies, organizers and agents.....	19 00	\$97,902 01	97,921 01
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	72,153 99	72,153 99
Insurance department fees.....	.....	307 37	307 37
Rent.....	.....	2,108 00	2,108 00
Official publication.....	.....	6,812 26	6,812 26
Legal expenses.....	.....	992 39	992 39
Taxes and expenses on real estate.....	.....	1,666 37	1,666 37
Other expenditures.....	.....	39,260 39	39,744 16
Totals.....	\$10,930 96	\$231,202 78	\$1,462,395 64
Balance before transfers.....	\$11,220 14	—\$87,003 61	\$391,126 98
Increase by transfers.....	.....	99,909 45	416,007 38
Balance.....	\$11,220 14	\$12,905 84	\$807,134 36
Decrease by transfers.....	1,462 20	.....	416,007 38
Balance on hand December 31, 1913.....	\$9,757 94	\$12,905 84	\$391,126 98

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	64,124	\$78,361,500	315	\$306,000
Written in 1913.....	8,039	8,327,000	47	40,500
Increased in 1913.....	.....	61,000	.....	.....
Totals	72,163	\$86,749,500	362	\$346,500
Deduct terminated or decreased in 1913.....	10,300	13,666,000	149	152,325
Total benefit certificates in force December 31, 1913	61,863	\$73,083,500	213	\$194,175
Terminated by death in 1913.	858	1,121,500	3	2,325
Terminated by lapse in 1913.	9,442	12,447,000	146	150,000
Decreased in 1913.....	.....	97,500	.....	.....
Received in 1913 from members in New York:				
Mortuary				\$2,255 64
Health and accident.....				339 25
Expense				520 29
Total				\$3,115 18

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	68	\$77,291	.....	.....
Incurred in 1913.....	863	964,788	3	\$2,325
Totals	931	\$1,042,079	3	\$2,325
Paid in 1913.....	848	939,663	3	2,325
Balance	83	\$102,416	.....	.....
Saved by compromising or scaling down in 1913.....	.....	2,566	.....	.....
Rejected in 1913.....	3	3,800	.....	.....
Claims unpaid December 31, 1913	80	96,050	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	21	\$1,500	.....	.....
Incurred in 1913.....	987	73,671	.....	.....
Totals	1,008	\$75,171	.....	.....
Paid in 1913.....	990	72,848	.....	.....
Balance	18	\$2,323	.....	.....
Saved by compromising or scaling down in 1913.....	.....	100	.....	.....
Rejected in 1913.....	5	392	.....	.....
Claims unpaid December 31, 1913	13	1,831	.....	.....

EXHIBIT OF HEALTH AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	8	\$317	.....	.....
Incurred in 1913.....	368	11,191	8	\$443
Totals	376	\$11,508	8	\$443
Paid in 1913.....	363	10,912	8	443
Rejected in 1913.....	8	\$296	.....	.....
Claims unpaid December 31, 1913	5	300	.....	.....

EXHIBIT OF OLD AGE CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	119	\$8,074	.....	.....
Incurred in 1913.....	2,742	233,766	.....	.....
Totals	2,861	\$241,840	.....	.....
Paid in 1913.....	2,740	217,271	.....	.....
Balance	121	\$24,569	.....	.....
Saved by compromising or scaling down in 1913.....	.....	16,651	.....	.....
Claims unpaid December 31, 1913	121	\$7,913	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Coopersville Mich school 1917 5s.....	\$8,153	\$8,000	\$8,080
Norman City Okla water works 1933 6s....	3,248	3,000	3,180
Hillview Ill drainage & levee 1923-24 6s...	5,225	5,000	5,150
Coal Creek Ill drainage 1920-21 6s.....	5,201	5,000	5,150
Lake county Ill school Benton twp 1915 5s.	2,530	2,500	2,500
Sioux Falls S D 1924 5s.....	1,555	1,500	1,515
McGee Creek Ill levee & drain dist 1923 6s.	3,151	3,000	3,000
Fort Morgan Colo water works 1923 5½s..	3,073	3,000	3,000
Ellis county Okla school 1919 6s.....	3,115	3,000	3,090
Tulsa Okla public park 1929 5s.....	2,079	2,000	2,020
Alamance county N C 1959 5s.....	4,441	4,000	4,200
N Denver Colo irrig dist 1925-29 6s.....	6,000	6,000	.....
Rosedale Kans int imp 1929 5s.....	4,249	4,000	4,120
Summertown S C school 1928 6s.....	1,045	1,000	1,050
New Orleans La 1918 5s.....	8,000	8,000	8,000
Harrison county Ia drainage 1915-24 6s....	7,553	7,150	7,436
Texarkana Tex school 1949 5s.....	4,000	4,000	4,000
Kinney county Tex court house 1921 6s....	1,027	1,000	1,080
Jackson county Okla court house 1930 5s..	5,105	5,000	5,050
Birmingham Ala float indebtedness 1940 5s.	6,845	6,000	6,120
New Orleans La street paving 1918 5s.....	6,000	6,000	6,000
Lawrence Kans ref 1939 4½s.....	4,000	4,000	4,000
Kansas City Kans int imp 1915-20 5s.....	5,101	5,000	5,050
Kinney county Tex court house 1921 6s....	1,540	1,500	1,545
Okfuskee county Okla ref 1930 6s.....	3,318	3,000	3,150
Weatherford Tex ct hse & fire hall 1950 5s.	5,119	5,000	5,000
Oklahoma Okla street equipment 1935 5s...	5,160	5,000	5,150
Helena Ark school bldg 1933-41 5½s.....	10,694	10,000	10,700
Latimer county Okla ref 1931 6s.....	4,450	4,000	4,240
Coal county Okla ref 1935 6s.....	11,272	10,000	11,100
Strathcona Alberta Can pub park 1951 4½s.	10,000	10,000	8,600

	Book value	Par value	Market value
Creek county Okla ref 1936 6s.....	\$11,276	\$10,000	\$10,800
San Benito Tex 1952 6s.....	5,871	5,000	5,250
Locksburg Ark school 1922-38 6s.....	7,000	7,000	7,210
Radford Va school 1940 5s.....	3,000	3,000	3,080
Moose Jaw Sask Can highway 1933 5s.....	4,926	5,000	4,700
Prince Edward co Ont highway 1914-18 4½s	5,159	5,231	5,179
Duval county Fla school 1921 5s.....	8,878	4,000	4,080
Woodstock Ont indebtedness 1942 4½s.....	3,669	4,000	3,560
Sandwich Ont indebtedness 1914-27 5s.....	3,957	4,149	3,983
Anderson county Tex court house 1958 5s..	5,000	5,000	5,050
Totals.....	\$204,987	\$198,030	\$195,098

SUPREME LODGE KNIGHTS OF PYTHIAS

INDIANAPOLIS, IND.

[Commenced business October 1, 1877]

UNION B. HUNT, President

W. O. POWERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$6,579 00	
Assessments or premiums.....	2,540,109 08	
Total	\$2,546,688 08	
Deduct payments returned to applicants and members	2,110 47	
Net amount received from members	\$2,544,577 61	
Interest on:		
Mortgage loans	\$9,075 64	
Bonds	240,880 15	
Other sources	2,546 65	
		252,502 44
Miscellaneous fees		53 67
Protested checks		4,550 62
Superintendent's balances		2,823 78
Advance assessments.....		4,366 28
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,408 99
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		1,028 78
Total Income	\$2,811,312 17	
Ledger Assets December 31, 1912	5,017,862 75	
Total	\$7,829,174 92	

DISBURSEMENTS

Death claims	\$1,522,100 17	
Option J settlements.....	125 00	
Total benefits paid	\$1,522,225 17	
Commissions and fees to deputies or organizers.....	76,843 10	
Salaries of deputies and organizers.....	5,745 17	
Salaries and other compensation of officers and trustees.....	15,802 60	
Salaries of office employees.....	41,051 60	
Medical examiners' fees and salaries.....	16,082 50	
Traveling and other expenses of officers, trustees and com- mittees	10,448 25	
Collection and remittance of assessments and dues.....	123,319 46	
Insurance department fees	1,150 40	
Rent	4,789 96	
Advertising, printing and stationery.....	15,628 78	
Postage, express, telegraph and telephone.....	9,858 20	

Official publication	\$5,933 02
Expense of supreme lodge meeting.....	366 60
Legal expenses	29,285 90
Furniture and fixtures	941 65
Taxes, repairs and other expenses on real estate.....	42 74
Miscellaneous	4,057 59
Fidelity bond premiums	2,911 35
Discount on premiums paid in advance.....	2,139 71
Protested checks	4,859 37
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	669 52
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	7,719 10
Total Disbursements	\$1,901,871 74
Balance	\$5,927,308 18

LEDGER ASSETS

Book value of real estate.....	\$1,500 00
Mortgage loans	229,500 00
Book value of bonds.....	5,484,792 17
Deposited in trust companies and banks on interest.....	25,893 81
Cash in association's office.....	750 00
Certificate loans	184,867 20
Total	\$5,927,308 18

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$1,105 82
Bonds	60,800 23
Total	61,906 05
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	27,425 34
Postage	382 66
Protested checks, \$585.82; furniture and fixtures, \$4,908.44; buttons and emblems, \$89.....	5,583 26
Gross Assets	\$6,022,600 49

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$50,730 29
Protested checks, furniture and fixtures, but- tons and emblems	5,583 26
Total	56,313 55
Total Admitted Assets.....	\$5,966,286 94

LIABILITIES

Policy or certificate claims:	
Resisted	\$13,000 00
Reported, not yet adjusted.....	80,436 00
Total	\$93,436 00
Salaries and miscellaneous accounts.....	33,568 62
Advance assessments.....	17,822 30

Superintendent's balances.....	\$2,713 46
Reserve on certificates in fourth class.....	232,684 43
Reserve on certificates in plans A, B and D of fifth class.....	4,688,559 87
Total Liabilities	\$5,068,784 68

EXHIBIT OF FUNDS

Balance on hand December 31, 1912.	\$4,697,509 62	\$320,353 13	\$5,017,862 75
<i>Income:</i>			
Membership fees		6,579 00	6,579 00
Assessments	2,210,870 24	327,128 37	2,537,998 61
Interest and dividends	241,972 75	10,529 69	252,502 44
Other income	0,606 62	7,625 50	14,232 12
Totals.....	\$7,150,959 23	\$672,215 69	\$7,829,174 92
<i>Disbursements:</i>			
Death claims	\$1,522,100 17		\$1,522,100 17
Other benefits	125 00		125 00
Commissions to deputies, organizers and agents		\$76,843 10	76,843 10
Salaries, fees, other compensation and traveling expenses of officers and employees		212,449 58	212,449 58
Insurance department fees.....		1,150 40	1,150 40
Rent		4,789 96	4,789 96
Official publication		5,933 02	5,933 02
Supreme lodge meeting.....		366 60	366 60
Legal expenses		29,285 90	29,285 90
Taxes and expenses on real estate..		42 74	42 74
Other expenditures	8,341 29	40,443 98	48,785 27
Totals.....	\$1,530,566 46	\$371,305 28	\$1,901,871 74
Balance before transfers.....	\$5,626,392 77	\$300,910 41	\$5,927,303 18
Increase by transfers.....	61,534 04	61,000 75	122,534 79
Balance.....	\$5,687,926 81	\$361,911 16	\$6,049,837 97
Decrease by transfers.....	61,000 75	61,534 04	122,534 79
Balance on hand Dec. 31, 1913.	\$5,626,926 06	\$300,377 12	\$5,927,303 18

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	68,002	\$95,855,506	2,120	\$2,791,823
Written in 1913.....	9,453	11,853,871	121	137,908
Totals	77,455	\$107,709,377	2,241	\$2,929,731
Deduct terminated or decreased in 1913.....	9,157	12,552,377	201	255,723
Total benefit certificates in force December 31, 1913	68,298	\$95,157,000	2,040	\$2,674,008
Extended insurance	3,374	4,356,000		
Terminated by death in 1913	937	1,469,463	62	80,000
Terminated by lapse in 1913	8,220	11,082,914	139	175,723
Received in 1913 from members in New York:				
Mortuary				\$67,124 33
Expense				9,933 51
Total				\$77,057 84

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	100	\$158,611	1	\$3,000
Incurred in 1913.....	937	1,469,463	62	80,000
Totals	1,037	\$1,628,074	63	\$83,000
Paid in 1913.....	978	1,522,100	61	77,900
Balance	59	\$105,974	2	\$5,100
Saved by compromising or scaling down in 1913.....		8,038		2,100
Rejected in 1913.....	3	4,500		
Claims unpaid December 31, 1913	56	93,436	2	3,000

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	3	\$125		
Paid in 1913.....	3	\$125		

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Abbeville Ga school 1924 6s.....	\$8,455	\$6,000	\$6,300
Acadia Parish La impt 1927 5s.....	2,500	2,500	2,500
Acadia Parish La impt 1928 5s.....	2,500	2,500	2,525
Acadia Parish La impt 1929 5s.....	2,500	2,500	2,525
Acadia Parish La impt 1930 5s.....	2,500	2,500	2,525
Ackerman Miss water works and electric light 1929 6s.....	5,245	5,000	5,000
Acquackanonk Township N. J school 1925 4½s.....	5,050	1,000	1,000
Acquackanonk Township N J school 1926 4½s.....		1,000	1,000
Acquackanonk Township N J school 1927 4½s.....		1,000	1,000
Acquackanonk Township N J school 1928 4½s.....		1,000	1,000
Acquackanonk Township N J school 1929 4½s.....		1,000	1,000
Adair County Okla funding 1932 5½s.....	10,571	10,000	10,100
Adam County Ohio funding 1928 5½s.....	9,070	8,500	8,755
Adel Ga water works, city hall and barracks 1937 5s.....	1,000	1,000	1,020
Adel Ga sewer 1942 5s.....	15,229	15,000	15,300
Ainsworth Neb water 1932 5s.....	4,434	4,500	4,500
Alabama City Ala water works 1943 5s.....	4,635	5,000	5,000
Alamance County N C impt 1959 5s.....	11,167	10,000	10,500
Albemarle N C school 1942 5½s.....	5,307	5,000	5,200
Alexandria La impt 1947 5s.....	3,056	3,000	3,030
Alexandria La impt 1947 5s.....	2,039	2,000	2,020
Alexandria La impt 1949 5s.....	5,043	5,000	5,050
Alger County Mich impt 1917 5s.....	5,103	5,000	5,050
Alice Texas water works 1931 5s.....	5,000	5,000	5,000
Alice Texas water works 1931 5s.....	4,952	5,000	5,000
Aliceville Ala school 1923 6s.....	11,000	11,000	11,330
Allen Parish La school 1914 5s.....	9,700	500	9,900
Allen Parish La school 1915 5s.....		1,000	
Allen Parish La school 1916 5s.....		1,000	
Allen Parish La school 1917 5s.....		1,000	
Allen Parish La school 1918 5s.....		1,000	
Allen Parish La school 1919 5s.....		1,000	
Allen Parish La school 1920 5s.....		1,000	
Allen Parish La school 1921 5s.....		1,500	
Allen Parish La school 1922 5s.....		1,000	
Allen Parish La school 1923 5s.....		1,000	
Alliance Neb school 1927 5s.....	5,122	5,000	5,050
Alma Texas school 1952 5s.....	11,941	12,000	12,000
Altus Okla water works 1933 6s.....	5,375	5,000	5,200
Amarillo Texas sewer 1951 5s.....	9,700	10,000	10,000
Ames Ia water 1916 5s.....	5,000	5,000	5,000
Amherst County Va road 1927 5s.....	5,267	5,000	5,100
Anadarko Okla water works 1929 5½s.....	10,689	10,000	10,100
Anderson County S C school 1924 5s.....	5,138	5,000	5,100

	Book value	Par value	Market value
Andrews N C water works 1940 6s.....	\$10,691	\$10,000	\$10,700
Anniston Ala reldg 1919 5s.....	5,000	5,000	5,000
Anson Texas school 1949 5s.....	5,149	5,000	5,000
Appalachia Va sewer 1943 5s.....	13,665	15,000	15,000
Aransas Pass Texas street 1952 5s.....	9,901	10,000	10,000
Arcadia Fla school 1935 5s.....	5,152	5,000	5,050
Arizona coupons 1953 5s.....	4,335	4,000	4,160
Arvada Colo water works 1925 6s.....	5,175	5,000	5,000
Asheboro N C water and sewer 1940 5s.....	3,000	3,000	3,000
Asheville N C water 1922 4s.....	4,938	5,000	4,750
Asheville N C water extension and impt 1922 4s.....	9,385	10,000	9,500
Athens Texas water works 1949 5s.....	5,108	5,000	5,000
Athens Texas water works 1949 5s.....	7,000	7,000	7,000
Aurora Minn sewer 1923 5s.....	4,946	5,000	5,000
Avoyelles Parish La school 1922 5s.....	8,927	1,000	1,000
Avoyelles Parish La school 1923 5s.....		1,000	1,000
Avoyelles Parish La school 1924 5s.....		1,000	1,000
Avoyelles Parish La school 1925 5s.....		1,000	1,000
Avoyelles Parish La school 1926 5s.....		1,000	1,000
Avoyelles Parish La school 1927 5s.....		1,000	1,000
Avoyelles Parish La school 1928 5s.....		1,000	1,000
Avoyelles Parish La school 1929 5s.....		1,000	1,000
Avoyelles Parish La school 1930 5s.....		1,000	1,000
Ayden N C school 1943 5s.....	11,702	12,000	12,000
Baird Texas water works 1951 5s.....	3,500	3,500	3,500
Baird Texas fire station 1951 5s.....	3,000	3,000	3,000
Baker City Ore city hall 1924 5s.....	12,046	11,500	11,730
Baker City Ore impt 1922 6s.....	1,065	1,000	1,000
Baldwin City Kans sewer 1925 6s.....	9,477	9,000	9,540
Barnwell S C reldg 1931 6s.....	6,337	6,000	6,360
Barnwell County S C school 1932 6s.....	10,777	10,000	10,500
Barstow Texas drainage 1933 5s.....	4,622	5,000	4,850
Basin Wyo water 1937 6s.....	5,000	5,000	5,100
Basin Wyo water 1937 6s.....	3,486	3,500	3,570
Basin Wyo water 1940 6s.....	5,104	5,000	5,200
Bassano Alberta Can water and sewer 1922 5s.....	3,869	4,000	12,900
Bassano Alberta Can water and sewer 1923 5s.....	2,892	3,000	
Bassano Alberta Can water and sewer 1924 5s.....	3,845	4,000	
Bassano Alberta Can water and sewer 1925 5s.....	3,834	4,000	
Bay City Texas water works 1953 5s.....	6,000	6,000	5,940
Beauregard Parish La courthouse and jail 1921 5s.....	9,800	10,000	9,800
Bedford Va electric light 1930 5½s.....	10,110	5,000	5,300
Bedford Va electric light 1931 5½s.....		5,000	5,300
Belhaven N C impt 1934 5s.....	5,163	5,000	4,950
Bellingham Wash funding 1926 5s.....	5,122	5,000	5,050
Bells Tenn school 1921 6s.....	2,021	2,000	2,020
Belton Texas water works 1951 5s.....	4,489	4,500	4,545
Belzoni Miss school 1930 6s.....	5,283	5,000	5,150
Bennettsville S C electric light 1945 5s.....	3,000	3,000	3,000
Benson Neb water 1925 5s.....	3,000	3,000	3,000
Beresford S D school 1922 4½s.....	3,000	3,000	2,940
Berkley Cal school 1926 4½s.....	513	500	490
Bessemer N C impt 1933 5½s.....	4,433	4,500	4,590
Bethany Mo school 1925 4s.....	5,000	5,000	4,800
Bethany Mo electric light extension 1927 4s.....	6,000	6,000	5,700
Bethany Mo water and light 1932 5s.....	4,900	5,000	5,100
Big Stone Gap Va impt 1934 5s.....	2,647	2,500	2,850
Big Stone Gap Va water 1929 5s.....	958	1,000	950
Biloxi Miss water 1925 5s.....	5,112	5,000	5,050
Binghampton Tenn water works and sewer 1939 5s.....	5,069	5,000	5,000
Birmingham Ala funding 1940 5s.....	10,471	10,000	10,200
Blackstone Va impt 1938 6s.....	5,263	5,000	5,250
Blackwell Okla water works extension 1929 6s.....	5,240	5,000	5,100
Blaine County Idaho reldg 1918 5½s.....	6,196	1,500	6,180
Blaine County Idaho reldg 1919 5½s.....		1,500	
Blaine County Idaho reldg 1920 5½s.....		1,500	
Blaine County Idaho reldg 1921 5½s.....		1,500	
Bloomington Neb water 1927 5s.....	4,500	4,500	4,500
Boise City Idaho school 1925 5s.....	10,175	10,000	10,000
Bolivar Tenn municipal 1925 5s.....	5,000	5,000	5,000
Bolivar County Miss railway 1918 6s.....	2,038	2,000	2,080
Bonner Springs Kans water works 1928 5s.....	4,958	5,000	5,000
Boone County Jefferson Township gravel roads 1915 4½s.....	2,291	232	229
Boone County Jefferson Township gravel roads 1915 4½s.....		232	230
Boone County Jefferson Township gravel roads 1916 4½s.....		232	229
Boone County Jefferson Township gravel roads 1916 4½s.....		232	230
Boone County Jefferson Township gravel roads 1917 4½s.....		232	229
Boone County Jefferson Township gravel roads 1917 4½s.....		232	230
Boone County Jefferson Township gravel roads 1918 4½s.....		232	229
Boone County Jefferson Township gravel roads 1918 4½s.....		232	230
Boone County Jefferson Township gravel roads 1919 4½s.....		232	229
Boone County Jefferson Township gravel roads 1919 4½s.....		232	230

	Book value	Par value	Market value
Booneville Miss street impt 1932 5s	\$9.928	\$10.000	\$10.000
Booneville Miss street impt 1932 5s	1.910	2,000	2,000
Boulder Colo water 1921 4js	5.096	5,000	4,900
Boulder Colo water 1921 4js	3.058	3,000	2,940
Bowdre Townshp Ill road 1922 5s	5.000	5,000	5,000
Bowie County Texas road 1949 4js	9.664	10,000	9,600
Bowman Mont water 1919 5s	1.000	1,000	1,000
Bradentown Fla municipal bldg 1943 5s	4.752	5,000	4,900
Bradley Ill water 1914 5s		1,000	
Bradley Ill water 1915 5s		1,000	
Bradley Ill water 1916 5s	4.101	1,000	4,040
Bradley Ill water 1917 5s		1,000	
hool 1930 4s	4.661	5,000	4,200
hool 1943 5s	9.900	10,000	9,600
	4.120	4,000	4,120
	10.459	10,000	10,700
2 6s	1.604	1,500	1,590
ge 1915 5s	1.001	1,000	1,000
is	5.198	5,000	5,250
	3.114	3,000	3,120
	4.500	4,500	4,500
	6.018	6,000	6,000
ng 1925 5s		500	
ng 1926 5s		500	
ng 1927 5s		500	
ng 1928 5s		500	
ng 1929 5s		500	
ng 1930 5s		500	
ng 1931 5s		500	
ng 1932 5s		500	
ng 1933 5s		500	
ng 1934 5s	9.406	500	9,310
ng 1935 5s		500	
ng 1936 5s		500	
ng 1937 5s		500	
ng 1938 5s		500	
ng 1939 5s		500	
ng 1940 5s		500	
ng 1941 5s		500	
ng 1942 5s		500	
ng 1943 5s		500	
pt 1938 5s	5.076	5,000	5,000
5s	5.045	5,000	5,000
Brownsville Tex water impt 1950 5s	10.089	10,000	10,000
Bruce Wis water light and sewer 1922 5s		650	
Bruce Wis water light and sewer 1923 5s		650	
Bruce Wis water light and sewer 1924 5s	3.981	650	3,978
Bruce Wis water light and sewer 1925 5s		650	
Bruce Wis water light and sewer 1926 5s		650	
Bruce Wis water light and sewer 1927 5s		650	
Brunswick Ga impt 1921 5s	4.181	4,000	4,040
Bryan Texas electric light extension 1951 5s	4.951	5,000	5,050
Bryan Texas sewer extension 1951 5s	1.980	2,000	2,020
Bryan Texas electric light extension 1951 5s	1.980	2,000	2,020
Bryan Texas water works impt 1951 5s	1.485	1,500	1,515
Buford Ga school and electric light 1914 5s		1,000	
Buford Ga school and electric light 1915 5s	3.013	1,000	3,000
Buford Ga school and electric light 1916 5s		1,000	
Buhl Idaho water works 1930 6s	7.269	7,000	7,280
Buhl Idaho water works 1930 6s	3.038	3,000	3,120
Bullock County Ala road 1939 5s	10.860	10,000	10,000
Burleigh N D rofdg 1918 4js	1.994	2,000	1,990
Burleson County Texas impt 1949 5s	4.902	5,000	5,000
Burley Idaho water works 1932 6s	5.083	5,000	5,100
Burlington N C water works 1938 5s	5.000	5,000	5,200
Burlington N C water works 1938 5s	5.000	5,000	6,200
Burlington Junction Mo electric light 1917 5s		500	
Burlington Junction Mo electric light 1918 5s		500	
Burlington Junction Mo electric light 1919 5s		500	
Burlington Junction Mo electric light 1921 5s		500	
Burlington Junction Mo electric light 1922 5s		500	
Burlington Junction Mo electric light 1923 5s		500	
Burlington Junction Mo electric light 1924 5s	6.936	500	7,000
Burlington Junction Mo electric light 1925 5s		500	
Burlington Junction Mo electric light 1926 5s		500	
Burlington Junction Mo electric light 1927 5s		500	
Burlington Junction Mo electric light 1928 5s		500	
Burlington Junction Mo electric light 1929 5s		500	
Burlington Junction Mo electric light 1930 5s		500	
Burlington Junction Mo electric light 1931 5s		500	

	Book value	Par value	Market value
Burroughs School Dist No 19 Hovey County S C 1925 5s..	\$5,087	\$5,000	\$5,000
Cainsville Mo city hall and jail 1932 5s.....	6,000	6,000	6,000
Calcasieu Parish La school 1918 5s.....	15,000	500	15,000
Calcasieu Parish La school 1919 5s.....		2,000	
Calcasieu Parish La school 1920 5s.....		2,500	
Calcasieu Parish La school 1921 5s.....		2,500	
Calcasieu Parish La school 1922 5s.....		2,500	
Calcasieu Parish La school 1923 5s.....		2,500	
Calcasieu Parish La school 1924 5s.....		2,500	
Calcasieu Parish La school 1922 5s.....		500	
Calcasieu Parish La school 1923 5s.....		1,000	
Calcasieu Parish La school 1924 5s.....		500	
Calcasieu Parish La school 1925 5s.....	9,952	1,000	10,000
Calcasieu Parish La school 1926 5s.....		1,000	
Calcasieu Parish La school 1927 5s.....		1,000	
Calcasieu Parish La school 1928 5s.....		1,000	
Calcasieu Parish La school 1929 5s.....		1,000	
Calcasieu Parish La school 1930 5s.....		1,000	
Calcasieu Parish La school 1931 5s.....		1,000	
Calcasieu Parish La school 1932 5s.....		1,000	
Caldwell Idaho municipal 1926 5s.....	5,073	5,000	5,000
Caldwell Idaho fdg 1931 6s.....	10,323	10,000	10,300
Caldwell County Texas road 1951 5s.....	4,905	5,000	5,000
Calhoun County S C school 1929 5½s.....	7,072	7,000	7,210
Calvert Texas sewer 1953 5s.....	20,000	20,000	20,000
Camilla Ga water and light 1942 5½s.....	7,494	7,000	7,420
Campbell County Tenn road 1932 4½s.....	3,000	3,000	2,910
Canton Miss sewer 1927 5s.....	4,879	5,000	4,900
Canton N C water works 1939 6s.....	5,526	5,000	5,350
Canyon Co Idaho school 1931 5½s.....	5,129	5,000	5,150
Carbondale Ill road 1918 5s.....	7,959	8,000	8,000
Carmi Ill city impt 1914 6s.....	8,735	500	8,500
Carmi Ill city impt 1915 6s.....		2,000	
Carmi Ill city impt 1916 6s.....		2,000	
Carmi Ill city impt 1917 6s.....		2,000	
Carmi Ill city impt 1918 6s.....		2,000	
Carroll County Jefferson Twp Ind gravel road 1915 4½s...	1,628	165	1,634
Carroll County Jefferson Twp Ind gravel road 1915 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1916 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1916 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1917 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1917 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1918 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1918 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1919 4½s...		165	
Carroll County Jefferson Twp Ind gravel road 1919 4½s...		165	
Carroll County Monroe Twp Ind gravel road 1914 4½s...	4,022	340	4,080
Carroll County Monroe Twp Ind gravel road 1914 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1915 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1915 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1916 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1916 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1916 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1917 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1917 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1918 4½s...		340	
Carroll County Monroe Twp gravel road Ind 1918 4½s...	1,994	340	2,020
Carroll County Monroe Twp Ind gravel road 1919 4½s...		340	
Carroll County Monroe Twp Ind gravel road 1919 4½s...		340	
Cartersville Ga water and light 1915 5s.....	4,292	1,000	4,200
Cartersville Ga water and light 1917 5s.....		1,000	
Carthage N C school 1934 6s.....	15,555	15,000	15,300
Carthage N C water and sewer 1942 5½s.....	4,946	5,000	4,650
Cascade County Mont school 1925 4s.....	3,072	500	3,030
Catlettsburg Ky reldg 1914 6s.....		500	
Catlettsburg Ky reldg 1915 6s.....		500	
Catlettsburg Ky reldg 1916 6s.....		500	
Catlettsburg Ky reldg 1917 6s.....		500	
Catlettsburg Ky reldg 1918 6s.....		500	
Catlettsburg Ky reldg 1919 6s.....	5,340	500	5,150
Central Point Ore water 1939 6s.....		5,000	
Centralia Mo water 1930 5s.....	10,571	10,000	10,100
Centreville Tenn school 1932 5s.....	8,000	8,000	8,000
Chambers County Tex court house and jail 1951 5s.....	5,562	5,500	5,500
Chariton Iowa water 1926 5s.....	5,312	5,000	5,250
Charlottesville Pa reldg 1928 4½s.....	4,172	4,000	4,040
Charleston W Va bridge 1935 4s.....	5,023	5,000	4,400
Charlotte N C reldg 1937 4½s.....	5,072	5,000	4,900
Chase City Va water 1942 5s.....	9,827	10,000	10,000
Chase City Va water 1942 5s.....	3,851	4,000	4,000
Chatham Va water and sewer 1942 5½s.....	10,383	10,000	10,000
Chatham Va impt 1942 5½s.....	5,049	5,000	5,000

	Book value	Par value	Market value
Chicotah Okla water works 1937 6s.....	\$5,270	\$5,000	\$5,500
Chelan County Wash school 1922 5½s.....	5,000	5,000	5,000
Cheney Wash water 1927 6s.....	3,083	3,000	3,060
Cheney Wash water 1931 5½s.....	5,285	5,000	5,000
Cheney Wash water 1931 5½s.....	4,112	4,000	4,000
Cheraw S C bridge 1949 5s.....	5,213	5,000	5,000
Cherokee County N C school 1942 5½s.....	10,490	10,000	10,400
Cheyenne County Colo school 1923 6s.....	4,000	4,000	4,000
Cheyenne County Neb court house and jail 1931 5s.....	5,028	5,000	5,000
Cheyenne County Neb court house and jail 1931 5s.....	2,006	2,000	2,000
Chicago Ill South Park 1921 4s.....	25,279	25,000	24,250
Chillicothe Tex water works 1951 5s.....	4,873	5,000	5,000
Christiansburg Va water works 1941 5s.....	4,942	5,000	5,000
Christiansburg Va water works 1941 5s.....	4,942	5,000	5,000
Claiborne Parish La school 1914 5s.....	4,950	1,000	9,900
Claiborne Parish La school 1915 5s.....		1,000	
Claiborne Parish La school 1916 5s.....		1,000	
Claiborne Parish La school 1917 5s.....		1,000	
Claiborne Parish La school 1918 5s.....		1,000	
Claiborne Parish La school 1918 5s.....	4,872	500	
Claiborne Parish La school 1919 5s.....		1,500	
Claiborne Parish La school 1920 5s.....		1,500	
Claiborne Parish La school 1921 5s.....		1,500	
Clarendon Tex sewer 1949 5s.....	10,439	10,000	10,000
Clarksburg W Va school 1925 5s.....	10,227	10,000	10,200
Clarksdale Miss impt 1927 5s.....	4,923	5,000	5,000
Claxton Ga water and light 1942 5s.....	5,049	5,000	4,900
Clayton Ga water and sewer 1931 5s.....	4,905	5,000	5,650
Clayton N M water works 1941 6s.....	5,495	5,000	5,300
Clearwater Fla impt 1942 5s.....	4,950	5,000	5,000
Cleveland Okla sanitary 1936 6s.....	5,431	5,000	5,350
Cleveland Tenn water works 1929 5s.....	5,203	5,000	5,150
Cleveland County N C court house 1917 6s.....	5,055	5,000	5,150
Clinton Okla water 1934 6s.....	10,939	10,000	10,600
Cochran Ga school 1942 5s.....	12,000	12,000	12,000
Coeur d'Alene Idaho fdg 1931 5½s.....	10,313	10,000	10,200
Coleman Tex water and impt 1949 5s.....	5,080	5,000	5,000
Coleraine Minn village hall 1930 5s.....	15,000	15,000	15,150
College Park Ga electric light 1934 5s.....	3,000	3,000	3,060
College Park Ga water works and sewer 1937 5s.....	5,000	5,000	5,100
Collins Miss water elec lt and fdg 1928 6s.....	4,245	4,000	4,160
Colonial Beach Va water works 1937 6s.....	5,326	5,000	5,250
Colorado Springs Colo water 1918 4s.....	1,000	1,000	970
Columbia Miss water works and sewer 1928 6s.....	5,270	5,000	5,300
Comanche Okla water 1937 6s.....	3,118	3,000	3,150
Concordia Parish La school 1927 5s.....	5,000	1,500	5,000
Concordia Parish La school 1928 5s.....		1,500	
Concordia Parish La school 1929 5s.....		1,500	
Concordia Parish La school 1930 5s.....		500	
Connellsville Pa school 1914 4½s.....	4,000	4,000	4,000
Cook County Ill court house 1921 4s.....	22,105	22,000	21,560
Cooke County Tex court house 1950 4s.....	8,735	10,000	8,700
Copley Ohio school 1925 5s.....	6,000	1,500	6,120
Copley Ohio school 1926 5s.....		1,500	
Copley Ohio school 1927 5s.....		1,500	
Copley Ohio school 1928 5s.....		1,500	
Corbin Ky water works 1933 5s.....	5,711	6,000	5,820
Corpus Christi Tex school 1949 5s.....	10,419	10,000	10,000
Corydon Ia fdg 1933 5½s.....	9,418	9,000	9,540
Cottage Grove Ore water works 1935 5s.....	9,871	10,000	10,000
Coweta Okla school 1926 6s.....	4,359	4,000	4,280
Coweta Okla water works ext 1936 6s.....	2,078	2,000	2,100
Crandon Wis elec lt 1919 5s.....	5,038	500	5,050
Crandon Wis elec lt 1920 5s.....		1,000	
Crandon Wis elec lt 1921 5s.....		1,000	
Crandon Wis elec lt 1922 5s.....		500	
Crandon Wis elec lt 1923 5s.....		500	
Crandon Wis elec lt 1924 5s.....		500	
Crandon Wis elec lt 1925 5s.....		500	
Crandon Wis elec lt 1926 5s.....		500	
Crockett Tex water works 1949 5s.....	5,000	5,000	5,000
Crowley La mun 1925 5s.....	5,175	1,500	5,050
Crowley La mun 1926 5s.....		1,500	
Crowley La mun 1927 5s.....		2,000	
Crystal Springs Miss water works and elec lt 1920 5s.....	2,966	3,000	3,000
Cuero Tex sewer 1952 5s.....	10,153	10,000	10,000
Cuero Tex sewer 1952 5s.....	10,050	10,000	10,000
Cuero Tex sewer 1952 5s.....	4,000	4,000	4,000
Culbertson Mont water works 1931 6s.....	8,099	8,000	8,400
Custer S D fdg 1922 4s.....	4,489	5,000	4,650
Dade County Fla road 1933 5s.....	9,950	10,000	9,900

	Book value	Par value	Market value
Dade County Fla fdg and road 1933 5s.....	\$5,000	\$5,000	\$4,950
Danville Va reldg 1931 4s.....	3,038	3,000	2,820
Davis Okla water 1936 5s.....	3,102	3,000	3,060
Dawson Ga mun impt 1914 5s.....	10,798	1,000	11,110
Dawson Ga mun impt 1915 5s.....		1,000	
Dawson Ga mun impt 1916 5s.....		1,000	
Dawson Ga mun impt 1917 5s.....		1,000	
Dawson Ga mun impt 1918 5s.....		1,000	
Dawson Ga mun impt 1919 5s.....		1,000	
Dawson Ga mun impt 1920 5s.....		1,000	
Dawson Ga mun impt 1921 5s.....		1,000	
Dawson Ga mun impt 1922 5s.....		1,000	
Dawson Ga mun impt 1923 5s.....		1,000	
.....	7,961	8,000	8,000
.....	10,000	10,000	9,800
.....	2,032	2,000	2,000
22 4 1/2 s.....	10,000	10,000	9,500
28 5s.....	4,917	5,000	4,900
1/2 s.....	3,106	3,000	3,120
.....	10,062	10,000	10,000
.....	5,000	5,000	5,000
215 5s.....	10,023	10,000	10,000
.....	5,096	5,000	5,000
.....	4,977	5,000	5,000
.....	2,985	3,000	3,000
.....	3,000	3,000	3,000
1940 6s.....	5,469	5,000	5,250
ter works 1936 5s.....	5,172	5,000	5,000
1/2 s.....	5,068	5,000	5,100
.....	1,010	1,000	970
.....	1,058	1,000	1,020
ectric light 1926 5s.....	2,175	2,000	2,100
.....	2,009	2,000	2,000
.....	1,000	1,000	1,000
.....	7,000	7,000	7,000
.....	8,326	8,000	8,000
.....	5,109	5,000	5,150
11 5s.....	5,059	1,000	5,000
12 5s.....		1,000	
13 5s.....		1,000	
14 5s.....		1,000	
15 5s.....		1,000	
col 1915 7s.....	5,231	500	4,900
col 1916 7s.....		500	
col 1917 7s.....		500	
col 1918 7s.....		500	
col 1919 7s.....		500	
col 1920 7s.....		500	
col 1921 7s.....		500	
col 1922 7s.....		500	
col 1923 7s.....		500	
col 1924 7s.....		500	
1918 5s.....	5,908	6,000	6,000
1935 6s.....	5,285	5,000	5,300
.....	4,146	4,000	3,840
5s.....	24,508	25,000	23,750
5s.....	14,704	15,000	14,250
Elba Ala water 1933 5s.....	500	500	470
Elisabethton Tenn school 1928 5s.....	4,960	5,000	4,950
Elkin Township N C R R aid 1941 5s.....	9,288	10,000	10,000
Elko Nev sewer 1921 6s.....	15,565	1,000	15,900
Elko Nev sewer 1922 6s.....		2,000	
Elko Nev sewer 1923 6s.....		2,000	
Elko Nev sewer 1924 6s.....		2,000	
Elko Nev sewer 1925 6s.....		2,000	
Elko Nev sewer 1926 6s.....		2,000	
Elko Nev sewer 1927 6s.....		3,000	
Ellis County Texas road 1949 5s.....	4,514	4,500	4,500
Ellis County Texas road 1950 5s.....	6,937	7,000	7,000
Ellisville Miss water 1914 5s.....	1,234	100	1,221
Ellisville Miss water 1915 5s.....		100	
Ellisville Miss water 1916 5s.....		100	
Ellisville Miss water 1917 5s.....		100	
Ellisville Miss water 1918 5s.....		100	
Ellisville Miss water 1919 5s.....		100	
Ellisville Miss water 1920 5s.....		100	
Ellisville Miss water 1921 5s.....		100	
Ellisville Miss water 1922 5s.....		100	
Ellisville Miss water 1923 5s.....		100	
Ellisville Miss water 1924 5s.....		100	
Ellisville Miss water 1925 5s.....		100	

	Book value	Par value	Market value
Elmore County Idaho refdg 1922 5½s.....		\$3,000	
Elmore County Idaho refdg 1923 5½s.....		2,800	
Elmore County Idaho refdg 1924 5½s.....		2,800	
Elmore County Idaho refdg 1925 5½s.....		2,800	
Elmore County Idaho refdg 1926 5½s.....	\$18,987	1,800	\$18,200
Elmore County Idaho refdg 1927 5½s.....		800	
Elmore County Idaho refdg 1928 5½s.....		800	
Elmore County Idaho refdg 1929 5½s.....		1,800	
Elmore County Idaho refdg 1930 5½s.....		800	
Elmore County Idaho refdg 1931 5½s.....		800	
El Paso Texas city hall 1938 6s.....	5,000	5,000	5,000
Emmett Idaho water works 1928 6s.....	5,148	5,000	5,000
Emmettsville Idaho school 1929 5s.....	10,000	10,000	10,000
Emporia City Kans school 1921 4s.....	4,000	4,000	3,880
Emporia Va impt 1924 5s.....	10,780	10,000	10,000
Ensley Ala sewer 1937 5s.....	4,932	5,000	5,100
Ensley Ala sewer impt 1939 5s.....	10,294	10,000	10,200
Erwin Tenn street and sewer 1931 6s.....	5,142	5,000	5,300
Eufaula Okla water works 1937 6s.....	5,260	5,000	5,700
Excelsior Springs Mo fdg 1921 5s.....	5,209	5,000	5,100
Excelsior Springs Mo school 1922 4s.....	7,000	7,000	6,650
Fairview Okla fdg 1932 6s.....	5,143	5,000	5,150
Fairmont W Va impt 1936 4½s.....	7,000	7,000	7,000
Fallbrook Cal school 1924 6s.....		1,000	
Fallbrook Cal school 1925 6s.....		1,000	
Fallbrook Cal school 1926 6s.....		1,000	
Fallbrook Cal school 1927 6s.....		1,000	
Fallbrook Cal school 1928 6s.....	10,545	1,000	10,500
Fallbrook Cal school 1929 6s.....		1,000	
Fallbrook Cal school 1930 6s.....		1,000	
Fallbrook Cal school 1931 6s.....		1,000	
Fallbrook Cal school 1932 6s.....		1,000	
Fallbrook Cal school 1933 6s.....		1,000	
Farmington Ill school 1914 5s.....	2,000	1,000	2,000
Farmington Ill school 1915 5s.....		1,000	
Fayette Mo water 1926 4½s.....	2,014	2,000	1,960
Fisher County Texas courthouse 1949 5s.....	5,119	5,000	5,000
Fisher County Texas courthouse 1949 5s.....	5,118	5,000	5,000
Fisher County Texas school 1949 5s.....	8,000	8,000	8,000
Fitzgerald Ga sewer 1938 5s.....	5,370	5,000	4,950
Florence Ala school 1932 5s.....	10,000	10,000	10,000
Forney Texas sewer 1951 5s.....	4,500	4,500	4,500
Forney Texas school 1951 5s.....	5,400	5,400	5,400
Fort Bend County Texas road 1950 5s.....	5,000	5,000	5,000
Fort Dodge Ia school fdg 1918 4½s.....	4,000	4,000	4,000
Fort Lauderdale Fla water works 1932 6s.....	10,583	10,000	10,600
Fort Mill S C school 1929 6s.....	5,373	5,000	5,250
Fort Morgan Colo water works 1923 5½s.....	5,058	5,000	5,000
Fort Myers Fla water works and fire 1931 5s.....	10,000	10,000	10,000
Fort Pierce Fla public utility 1942 6s.....	10,681	10,000	10,500
Fort Pierce Fla public utility 1942 6s.....	5,356	5,000	5,250
Fort Pierce Fla public utility 1942 6s.....	5,355	5,000	5,250
Fort Smith Ark sewer 1924 5s.....	5,000	5,000	5,000
Fort Smith Ark sewer 1926 5s.....	3,982	4,000	4,000
Fort Valley Ga water works 1941 5s.....	5,049	5,000	5,100
Fort Worth Texas refdg 1941 4s.....	4,856	5,000	4,500
Fountain Inn S C school 1928 6s.....	3,147	3,000	3,150
Fowler Colo water 1927 6s.....	5,070	5,000	5,250
Franklin N C impt 1940 6s.....	5,184	5,000	5,250
Franklin County Ga courthouse 1914 4½s.....		1,000	
Franklin County Ga courthouse 1915 4½s.....		1,000	
Franklin County Ga courthouse 1916 4½s.....	5,021	1,000	4,950
Franklin County Ga courthouse 1917 4½s.....		1,000	
Franklin County Ga courthouse 1918 4½s.....		1,000	
Franklin Park Ill water works 1914 6s.....		375	
Franklin Park Ill water works 1915 6s.....		375	
Franklin Park Ill water works 1916 6s.....		375	
Franklin Park Ill water works 1917 6s.....		375	
Franklin Park Ill water works 1918 6s.....		375	
Franklin Park Ill water works 1919 6s.....		375	
Franklin Park Ill water works 1920 6s.....	5,503	375	5,512
Franklin Park Ill water works 1921 6s.....		375	
Franklin Park Ill water works 1922 6s.....		375	
Franklin Park Ill water works 1923 6s.....		375	
Franklin Park Ill water works 1924 6s.....		375	
Franklin Park Ill water works 1925 6s.....		375	
Franklin Park Ill water works 1926 6s.....		375	
Franklin Park Ill water works 1927 6s.....		375	
Frederick Okla sewer 1927 6s.....	5,323	5,000	5,350
Fresno Cal sanitary 1923 4½s.....	1,035	1,000	980
Friars Point Miss electric light and water 1925 6s.....	1,685	1,500	1,500

	Book value	Par value	Market value
Fulton County Ky school 1923 6s.....		\$1,000	
Fulton County Ky school 1924 6s.....		1,000	
Fulton County Ky school 1925 6s.....	\$5,440	1,000	\$5,300
Fulton County Ky school 1926 6s.....		1,000	
Fulton County Ky school 1927 6s.....		1,000	
Gainesville Texas refdg 1944 6s.....	5,018	5,000	5,000
Gainesville Texas water works 1951 6s.....	5,000	5,000	5,000
.....	10,606	10,000	10,400
.....	5,294	5,000	5,200
.....	3,000	3,000	2,910
.....	2,000	2,000	2,000
wp ind gravel road 1914 4 1/2 s.....	10,864	11,000	11,000
nd gravel road 1918 4 1/2 s.....	9,720	10,000	10,100
.....	8,039	5,000	5,000
.....	9,907	5,000	10,000
.....	6,241	5,000	6,240
.....	3,056	3,000	3,120
.....	5,080	5,000	5,150
.....	5,108	5,000	5,100
.....	6,459	6,323	6,448
.....	4,906	5,000	5,180
.....	4,890	5,000	4,700
.....	3,995	4,000	3,720
..... gravel road 1914 4 1/2 s.....		260	
..... gravel road 1914 4 1/2 s.....		260	
..... d gravel road 1915 4 1/2 s.....		260	
..... d gravel road 1916 4 1/2 s.....	2,578	260	2,574
..... d gravel road 1916 4 1/2 s.....		260	
..... d gravel road 1917 4 1/2 s.....		260	
..... d gravel road 1917 4 1/2 s.....		260	
..... d gravel road 1918 4 1/2 s.....		260	
..... d gravel road 1918 4 1/2 s.....		260	
.....		2,000	
.....		2,000	
.....	10,264	2,000	10,100
.....		2,000	
.....		2,000	
.....	5,459	5,000	5,100
.....	1,125	1,000	1,100
.....	7,203	7,000	7,070
.....	532	500	510
.....	5,000	5,000	5,150
..... 950 6s.....	5,146	5,000	5,050
saw optional every 4th year, from 1913 to 1949.			
Greenville County Va (road impt 1943 6s.....	5,034	5,000	5,060
Greer S C school 1924 6s.....	5,144	5,000	5,060
Greer S C school 1923 6s.....	4,702	5,000	5,100
Greer S C school 1933 6s.....	1,410	1,500	1,530
Grenada Miss water and sewer extension 1929 6s.....	5,163	5,000	5,050
Griffin Ga impt 1918 6s.....		5,000	
Griffin Ga impt 1919 6s.....	10,245	5,000	10,200
Groesbeck Texas water works 1951 6s.....	7,000	7,000	7,000
Gulfport Miss impt 1925 5 1/2 s.....	10,420	10,000	10,400
Quyton Ga water works 1943 6s.....	4,900	5,000	5,250
Halstad Minn school 1914 6s.....		500	
Halstad Minn school 1915 6s.....		500	
Halstad Minn school 1916 6s.....	2,539	500	2,525
Halstad Minn school 1917 6s.....		500	
.....		500	
.....	5,339	5,000	5,450
.....	5,441	5,000	5,200
.....	5,283	5,000	5,300
..... d 1915 4 1/2 s.....		321	
..... d 1915 4 1/2 s.....		321	
..... d 1916 4 1/2 s.....		321	
..... d 1916 4 1/2 s.....		321	
..... d 1917 4 1/2 s.....	3,172	321	3,247
..... d 1917 4 1/2 s.....		321	
..... d 1918 4 1/2 s.....		321	
..... d 1918 4 1/2 s.....		321	
..... d 1919 4 1/2 s.....		321	
..... d 1919 4 1/2 s.....		321	
.....	8,473	8,000	8,240
.....	8,117	8,000	8,100
..... 6s.....	4,902	5,000	5,000
.....	5,321	5,000	5,050
.....	13,349	13,000	13,240

	Book value	Par value	Market value
Harrison County Miss court house and jail 1918 5s.....	\$1,515	\$1,000	\$1,500
Harrison County Miss court house and jail 1919 5s.....		500	
Harrison County Miss road 1934 6s.....	6,526	3,000	11,990
Harrison County Miss road 1935 6s.....		3,000	
Harrison County Miss road 1932 6s.....	5,413	2,000	
Harrison County Miss road 1933 6s.....		3,000	
Hartford Ala water and light 1935 5s.....	3,068	3,000	2,910
Hartford Ky impr 1930 5½s.....	5,136	5,000	5,100
Haskell Okla school 1927 6s.....	3,140	3,000	3,180
Havre Mont sewer and water 1924 6s.....	1,000	1,000	1,000
Havre Mont water works 1928 6s.....	5,243	5,000	5,100
Hawkinsville Ga auditorium and city hall 1936 5s.....	3,165	3,000	3,060
Hays, Kan water works 1929 5s.....	5,128	5,000	5,000
Hearne Texas water works 1951 5s.....	5,058	5,000	5,000
Hearne Texas electric light 1951 5s.....	5,058	5,000	5,000
Helena Ark rfdg 1924 5s.....	5,273	5,000	5,000
Henderson N C street 1953 5s.....	20,000	20,000	20,000
Henderson Texas water works 1953 5s.....	4,793	5,000	5,000
Henrietta Texas water works 1952 5s.....	10,000	10,000	10,000
Henrietta Texas water works 1952 5s.....	8,000	8,000	8,000
Henry Co Ky school 1936 5½s.....	5,359	2,000	2,140
Henry Co Ky school 1941 5½s.....		3,000	3,210
Hereford Texas school 1949 5s.....	5,109	5,000	5,000
Hickory N C impt 1934 5s.....	7,188	7,000	7,000
High Point N C mun 1933 5s.....	2,071	2,000	2,000
High Point N C school 1934 5s.....	5,323	5,000	5,000
High Point N C r r aid 1944 6s.....	10,000	10,000	10,200
Highwood Ill fdg 1914 5s.....	303	100	300
Highwood Ill fdg 1915 5s.....		100	
Highwood Ill fdg 1916 5s.....		100	
Hillsboro Co Fla rfdg 1933 4s.....	14,702	15,000	13,800
Holdredge Neb sewer 1927 5s.....	4,000	4,000	4,000
Holly Springs Miss san 1919 5s.....	500	100	500
Holly Springs Miss san 1920 5s.....		100	
Holly Springs Miss san 1921 5s.....		100	
Holly Springs Miss san 1922 5s.....		100	
Holly Springs Miss san 1923 5s.....		100	
Hood River Ore impt 1922 6s.....	4,586	4,500	4,500
Hood River Ore impt 1922 6s.....	500	500	510
Honey Grove Texas street impt 1951 5s.....	4,000	4,000	4,010
Houston Miss water works 1926 5s.....	5,500	5,500	5,500
Houston Texas school 1924 6s.....	5,613	5,000	5,350
Houston Texas water 1946 5s.....	5,471	5,000	5,100
Houston Co Texas road 1951 5s.....	4,951	5,000	5,000
Hugo Minn school 1917 5s.....	500	500	500
Hugo Okla water works 1933 6s.....	5,124	5,000	5,150
Humboldt Tenn city hall 1941 5½s.....	7,942	7,500	7,650
Humboldt Tenn fdg 1941 5½s.....	5,218	5,000	5,100
Humboldt Co Nev school 1914 6s.....	3,017	1,000	3,030
Humboldt Co Nev school 1915 6s.....		1,000	
Humboldt Co Nev school 1916 6s.....		1,000	
Huntsville Ala impt 1920 6s.....	10,511	10,000	10,300
Hyattsville Md san 1934 5s.....	6,588	6,000	6,120
Hyde Co N C coup 1918 6s.....	12,594	500	12,600
Hyde Co N C coup 1919 6s.....		500	
Hyde Co N C coup 1920 6s.....		500	
Hyde Co N C coup 1921 6s.....		500	
Hyde Co N C coup 1922 6s.....		1,000	
Hyde Co N C coup 1923 6s.....		1,000	
Hyde Co N C coup 1924 6s.....		1,000	
Hyde Co N C coup 1925 6s.....		1,000	
Hyde Co N C coup 1926 6s.....		1,000	
Hyde Co N C coup 1927 6s.....		1,000	
Hyde Co N C coup 1928 6s.....		1,000	
Hyde Co N C coup 1929 6s.....		1,000	
Hyde Co N C coup 1930 6s.....		1,000	
Hyde Co N C coup 1931 6s.....		1,000	
Iberia Parish La school 1916 5s.....	5,069	2,500	5,000
Iberia Parish La school 1918 5s.....		2,500	
Iberville Parish La school 1920 5s.....	6,065	6,000	6,000
Independence Kan school 1925 4½s.....	5,086	5,000	4,950
Independence Mo elec lt 1926 4½s.....	2,005	2,000	2,000
Itasca Texas city hall and fire 1955 5s.....	3,471	3,500	3,500
Itasca Texas roads bridges and streets 1951 5s.....	4,959	5,000	5,000
Jackson Miss street impt 1933 5½s.....	10,461	10,000	10,600
Jackson Mo water works and elec lt 1925 5s.....	4,060	4,000	4,000
Jackson Tenn r r rfdg 1929 5s.....	5,329	5,000	5,050
Jackson Tenn r r rfdg 1929 5s.....	10,087	10,000	10,100
Jackson County Colo court house and jail 1933 6s.....	7,189	7,000	7,280
Jackson County Fla court house 1936 4s.....	4,878	5,000	4,500

	Book value	Par value	Market value
Jackson County Fla court house 1936 4s.....	\$4,681	\$5,000	\$4,000
Jackson County Minn ditch 1918 5s.....	5,139	5,000	5,050
Jackson County Texas road and bridge 1951 5½s.....	5,108	5,000	5,100
Jacksonville Ill fdg 1915 4s.....	2,943	3,000	2,970
James County Tenn school 1929 5s.....	10,521	10,000	10,100
Janesville Wis school 1914 4s.....	4,506	1,000	4,455
Janesville Wis school 1915 4s.....		1,000	
Janesville Wis school 1916 4s.....		1,000	
Janesville Wis school 1917 4s.....		1,000	
Janesville Wis school 1918 4s.....		500	
Jeff Davis County Miss court house and jail 1926 5s.....	500	500	500
Jefferson County Ala san 1931 4½s.....	15,442	15,000	14,700
Jefferson County Tenn road 1931 5s.....	15,000	15,000	15,150
Jefferson County Texas school 1951 5s.....	5,000	5,000	5,000
Jellico Tenn water works and sewer 1941 5½s.....	10,695	10,000	10,600
Jellico Tenn water works and sewer 1941 5½s.....	10,695	10,000	10,600
Jennings La school 1947 5s.....	4,811	5,000	5,000
Jerome Idaho fdg 1932 6s.....	4,710	4,500	4,590
Jonesboro N C water works 1941 6s.....	6,204	6,000	6,300
Jones County Texas court house 1949 5s.....	15,188	15,000	15,000
Josephine County Ore school 1926 5s.....	3,048	3,000	3,000
Julesburg Colo water 1922 5½s.....	2,000	2,000	2,000
Kalispell Mont rfdg 1915 4½s.....	502	500	495
Kaufman Texas water works 1952 5s.....	7,000	7,000	7,140
Kennewick Wash sewer 1931 5½s.....	5,131	5,000	5,100
Kennewick Wash sewer 1931 5½s.....	5,130	5,000	5,100
Kentwood La school 1918 5s.....	10,000	2,000	10,000
Kentwood La school 1919 5s.....		3,000	
Kentwood La school 1920 5s.....		3,000	
Kentwood La school 1921 5s.....		2,000	
Keota Iowa school 1918 5s.....	5,000	5,000	5,000
Kewanee Ill school 1920 5s.....	5,286	5,000	5,100
Key West Fla fdg 1929 6s.....	2,122	2,000	2,080
Key West Fla rfdg 1955 5s.....	8,215	8,000	8,000
Kildonian Man debenture 1929 5s.....	5,165	5,000	4,500
Kingfisher Okla sewer 1934 5s.....	6,269	6,000	6,000
Kings Mountain N C water sew & lt imp 1938 6s.....	7,858	7,000	7,560
Koochiching County Minn pub drainage 1933 5s.....	9,697	10,000	10,200
Koochiching County Minn pub drainage 1933 5s.....	9,705	9,000	10,200
Koochiching County Minn pub drainage 1933 5s.....		1,000	
Lafayette La school city hall water works el lt 1918 5s.....	4,019	4,000	4,000
La Fourche Parish La school 1919 5s.....	10,000	2,000	10,000
La Fourche Parish La school 1920 5s.....		3,000	
La Fourche Parish La school 1921 5s.....		2,000	
La Fourche Parish La school 1922 5s.....		3,000	
La Grande Ore pipe line 1929 5s.....	9,106	9,000	9,090
Lake Butler Fla school 1938 6s.....	3,097	3,000	3,000
Lake Charles La sewer 1947 5s.....	5,000	5,000	5,100
Lake Charles La (City Hall) 1924 5s.....	3,000	3,000	3,030
Lake Charles La sewer 1941 5s.....	4,927	1,000	5,100
Lake Charles La sewer 1942 5s.....		1,000	
Lake Charles La sewer 1943 5s.....		1,000	
Lake Charles La sewer 1944 5s.....		1,000	
Lake Charles La sewer 1945 5s.....		1,000	
Lake City S C school 1927 6s.....	2,149	2,000	2,140
Lake County Colo county 1921 4s.....	901	1,000	900
Lake county Calumet twp ind gravel road 1928 5s.....	5,000	1,500	5,150
Lake County Calumet twp ind gravel road 1929 5s.....		1,500	
Lake County Calumet twp ind gravel road 1927 5s.....	2,000	2,000	2,040
Lake County Calumet twp ind gravel road 1927 5s.....		1,000	
Lake County Calumet twp ind gravel road 1927 5s.....		1,000	
Lake County Calumet twp ind gravel road 1925 5s.....		1,000	
Lake County Calumet twp ind gravel road 1925 5s.....	6,500	1,500	6,630
Lake County Calumet twp ind gravel road 1925 5s.....		1,500	
Lake County Calumet twp ind gravel road 1926 5s.....		1,500	
Lake County Calumet twp ind gravel road 1926 5s.....		1,500	
Lake County Calumet twp ind gravel road 1927 5s.....	5,071	500	5,100
Lake County Calumet twp ind gravel road 1927 5s.....		500	
Lake County Tenn rfdg 1935 5s.....	5,071	5,000	5,100
Lakeland Fla street sidewalk bldg and sewer 1944 5s.....	4,788	5,000	5,000
Lamar Colo sewer sar-sewer No 1 1927 6s.....	5,156	5,000	5,000
Lamar Colo water works 1924 6s.....	10,557	10,000	10,600
Lancaster S C water works 1948 5s.....	4,966	5,000	5,000
Lander Wyo water 1938 6s.....	5,082	5,000	5,100
Las Animas Colo water 1923 6s.....	10,379	10,000	10,200
Las Cruces N M impt 1938 6s.....	5,219	5,000	5,400
Las Vegas Nev school 1914 6s.....	6,082	1,500	6,060
Las Vegas Nev school 1915 6s.....		1,500	
Las Vegas Nev school 1916 6s.....		1,500	
Las Vegas Nev school 1917 6s.....		1,500	

	Book value	Par value	Market value
Las Vegas Nev school 1918 6s		\$500	
Las Vegas Nev school 1919 6s		1,500	
Las Vegas Nev school 1920 6s		1,500	
Las Vegas Nev school 1921 6s	\$8,840	1,500	\$8,670
Las Vegas Nev school 1922 6s		1,500	
Las Vegas Nev school 1923 6s		1,500	
Las Vegas Nev school 1924 6s		500	
Las Vegas Nev sewer 1929 6s		2,000	
Las Vegas Nev sewer 1930 6s	10,000	4,000	10,400
Las Vegas Nev sewer 1931 6s		4,000	
Laurens Iowa water works 1926 5s	2,500	2,500	2,500
Laurinburg N C fdg 1931 5js	10,407	10,000	10,300
Lawrence Ill road 1916 5s		6,500	
Lawrence Ill road 1917 5s	8,000	1,500	8,000
Lawrenceville Va water works sewer and el lt 1932 5s	15,000	15,000	15,000
Leavenworth Wash water works 1932 6s	21,470	20,000	21,400
Lebanon Kan fdg 1928 5js	5,141	5,000	5,250
Lebanon Ore sewer 1931 6s	10,661	10,000	10,800
Lee County S C court house 1937 5s	5,122	5,000	5,100
Lee County Va road impt 1930 5js	2,109	2,000	2,120
Leeds Ala school 1931 5s	5,000	5,000	4,850
Leesburg Va water 1926 4js	3,055	3,000	2,940
Lesore County Miss bridge and road 1932 5s	5,322	5,000	5,100
Lehigh Okla el lt 1934 6s	2,685	2,500	2,700
Lenoir N C water and sewer 1938 6s	5,238	5,000	5,350
Lenoir City Tenn water works 1943 6s	3,218	3,000	3,150
Lethbridge Alberta Can debenture 1943 5s	4,307	4,667	4,831
Lewisburg Tenn water works 1938 6s	15,451	15,000	15,600
Lexington N C impt 1945 5s	5,205	5,000	5,050
Lexington Tenn water works and el lt 1942 6s	5,171	5,000	5,450
Lexington County S C school 1930 6s	5,243	5,000	5,250
Lincoln Neb refdg 1919 4s	4,000	4,000	3,840
Lincoln County Idaho school 1931 6s	3,177	3,000	3,150
Lincoln County Miss county jail 1923 4js	500	500	480
Lincoln County Miss road 1937 5js	10,512	10,000	10,500
Lincoln County Wash court house and jail 1926 4js	5,061	5,000	4,950
Lincolnton N C water works sewer and el lt 1937 5s	4,923	5,000	5,000
Little Rock S C school 1932 6s	6,349	6,000	6,420
Littleton N C el lt 1932 6s	5,286	5,000	5,200
Littleton N C el lt 1932 6s	5,286	5,000	5,200
Live Oak Fla impt 1936 5s	15,000	15,000	15,000
Longmont Colo water works 1925 4js	4,872	5,000	4,850
Longview Texas street impt 1949 5s	5,149	5,000	5,000
Lonsdale Tenn pub impt 1940 5js	10,541	10,000	10,400
Lonsdale Tenn pub impt 1940 5js	5,122	5,000	5,200
Lorain Ohio water 1925 4js	5,384	5,000	5,250
Loudon County Tenn road 1942 5s	10,152	10,000	10,000
Loudon County Tenn road 1942 5s	15,228	15,000	15,000
Louisburg N C water sewer and light 1934 5s	3,960	4,000	3,860
Loveland Colo refdg 1931 5s	5,000	5,000	4,950
Lott City Texas water works 1951 5s	12,939	13,000	13,000
Lubbock Texas water works 1951 5s	8,912	9,000	9,000
Lumberton Miss water 1914 6s		100	
Lumberton Miss water 1915 6s		100	
Lumberton Miss water 1916 6s		100	
Lumberton Miss water 1917 6s		100	
Lumberton Miss water 1918 6s		100	
Lumberton Miss water 1919 6s	1,253	100	1,236
Lumberton Miss water 1920 6s		100	
Lumberton Miss water 1921 6s		100	
Lumberton Miss water 1922 6s		100	
Lumberton Miss water 1923 6s		100	
Lumberton Miss water 1924 6s		100	
Lumberton Miss water 1925 6s		100	
Lumberton Miss school 1937 5js	3,198	3,000	3,000
Lumberton Miss ty Va road impt 1933 6s	15,532	14,500	15,370
Lumberton Miss ty Va road impt 1925 5s	1,503	1,500	1,470
Lumberton Miss school 1923 5js		1,000	
Lumberton Miss school 1924 5js		1,000	
Lumberton Miss school 1925 5js		1,000	
Lumberton Miss school 1926 5js		1,000	
Lumberton Miss school 1927 5js	9,950	1,000	10,000
Lumberton Miss school 1928 5js		1,000	
Lumberton Miss school 1929 5js		1,000	
Lumberton Miss school 1930 5js		1,000	
Lumberton Miss school 1931 5js		1,000	
Lumberton Miss school 1932 5js		1,000	
Lumberton Miss ty N C road and impt 1930 6s		2,500	
Lumberton Miss ty N C road and impt 1940 6s	10,608	2,500	10,700
Lumberton Miss ty N C road and impt 1941 6s		2,500	
Lumberton Miss ty N C road and impt 1942 6s		2,500	

	Book value	Par value	Market value
apt 1938 6s.....		\$1,000	
apt 1939 6s.....		1,000	
apt 1940 6s.....	\$5,346	1,000	\$5,350
apt 1941 6s.....		1,000	
apt 1942 6s.....		1,000	
apt 1931 6s.....		2,500	
apt 1932 6s.....	10,584	2,500	
apt 1933 6s.....		2,500	10,000
apt 1934 6s.....		2,500	
.....	1,000	1,000	1,010
.....		500	
.....		500	
.....		500	
.....		500	
.....	5,261	500	5,150
.....		500	
.....		500	
.....		500	
.....		500	
.....	4,951	5,000	5,000
.....	3,950	4,000	4,000
.....	5,348	5,000	4,700
.....	5,119	5,000	5,400
.....	4,921	5,000	5,000
.....	4,478	4,500	4,500
.....	500	500	490
.....		302	
.....		302	
.....		302	
.....		302	
.....	2,980	302	3,020
.....		302	
.....		302	
.....		302	
.....		302	
.....		302	
.....		302	
.....		148	
.....		148	
.....		148	
.....		148	
.....	1,752	148	1,758
.....		148	
.....		148	
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.....		152	
.....		152	
.....	1,500	152	1,505
.....		152	
.....		152	
.....		152	
.....		152	
.....		152	
.....		152	
.....	483	500	450
.....	3,222	3,100	3,253
.....	5,502	5,000	4,550
.....		500	
.....		500	
.....		500	
.....	3,712	500	3,605
.....		500	
.....		500	
.....		500	
.....	5,294	5,000	5,200
.....	10,000	10,000	10,200
.....	5,047	5,000	5,000
.....	10,025	10,000	10,400
.....	4,900	5,000	5,000
.....	4,852	5,000	4,700
.....	5,000	5,000	5,000
.....	5,042	5,000	5,000
.....	5,044	5,000	5,050

Marshall County Miss public drainage 1922 6s.....

	Book value	Par value	Market value
Marshall C ty Miss impt 1914 5s.....		\$500	
Marshall C ty Miss impt 1915 5s.....		500	
Marshall C ty Miss impt 1916 5s.....		500	
Marshall C ty Miss impt 1917 5s.....		500	
Marshall C ty Miss impt 1918 5s.....		500	
Marshall C ty Miss impt 1919 5s.....		500	
Marshall C ty Miss impt 1920 5s.....		500	
Marshall C ty Miss impt 1921 5s.....	\$8,916	500	\$8,600
Marshall C ty Miss impt 1922 5s.....		500	
Marshall C ty Miss impt 1923 5s.....		500	
Marshall C ty Miss impt 1924 5s.....		500	
Marshall C ty Miss impt 1925 5s.....		500	
Marshall C ty Miss impt 1926 5s.....		500	
Marshall C ty Miss impt 1927 5s.....		500	
Marshall C ty Miss impt 1928 5s.....		500	
Marshall C ty Miss impt 1929 5s.....		500	
Marshall C ty Miss impt 1930 5s.....		500	
Marshalltown Iowa reldg 1920 4s.....	2,000	2,000	1,940
Masonville Twp Mich school 1918 5s.....	5,102	5,000	5,050
Martin, Tenn sewer 1938 5s.....	9,475	10,000	9,700
Mecklenburg County N C reldg 1920 6s.....	2,067	2,000	2,100
Mecklenburg County Va road impt 1918 5s.....		1,000	
Mecklenburg County Va road impt 1919 5s.....	3,042	1,000	3,030
Mecklenburg County Va road impt 1920 5s.....		1,000	
Medford Ore water series A 1923 5s.....	5,000	5,000	5,050
Medford Ore gen fund 1921 5s.....	3,000	3,000	3,030
Medicine Hat Alberta Can school 1936 5s.....		3,000	
Medicine Hat Alberta Can school 1937 5s.....		3,000	
Medicine Hat Alberta Can school 1938 5s.....	13,966	3,000	13,950
Medicine Hat Alberta Can school 1939 5s.....		3,000	
Medicine Hat Alberta Can school 1940 5s.....		3,000	
Meigs Ga water works 1938 5s.....		2,000	
Meigs Ga water works 1939 5s.....		2,000	
Meigs Ga water works 1940 5s.....	9,925	2,000	10,200
Meigs Ga water works 1941 5s.....		2,000	
Meigs Ga water works 1942 5s.....		2,000	
Memphis Tenn water 1933 4s.....	3,000	3,000	2,700
Memphis Tenn impt 1944 4s.....	10,339	10,000	9,600
Melfort Sask Can debenture 1942 6s.....	14,029	15,000	12,300
Meridan Miss reldg 1920 4s.....		1,000	
Meridan Miss reldg 1921 4s.....		1,000	
Meridan Miss reldg 1922 4s.....		1,000	
Meridan Miss reldg 1923 4s.....		1,000	
Meridan Miss reldg 1924 4s.....	10,000	1,000	9,600
Meridan Miss reldg 1925 4s.....		1,000	
Meridan Miss reldg 1926 4s.....		1,000	
Meridan Miss reldg 1927 4s.....		1,000	
Meridan Miss reldg 1928 4s.....		1,000	
Meridan Miss reldg 1929 4s.....		1,000	
Merkel Texas water works 1949 5s.....	5,000	5,000	5,000
Merkel Texas water works 1949 5s.....	5,173	5,000	5,000
Miami Fla impt 1936 5s.....	4,229	4,000	4,040
Miami Okla city building 1933 6s.....	5,445	5,000	5,300
Miami Okla park 1928-1933 5s.....	5,550	4,000	3,730
		5,000	
ad gravel road 1914 4s.....		217	
ad gravel road 1914 4s.....		217	
ad gravel road 1915 4s.....		217	
ad gravel road 1915 4s.....		217	
ad gravel road 1916 4s.....	2,143	217	2,148
ad gravel road 1916 4s.....		217	
ad gravel road 1917 4s.....		217	
ad gravel road 1917 4s.....		217	
ad gravel road 1918 4s.....		217	
ad gravel road 1918 4s.....		217	
IO 4s.....		217	
II 4s.....	5,244	2,500	5,050
5s.....		2,500	
ht impt 1930 5s.....	2,000	2,000	2,000
	10,279	10,000	10,200
	6,057	6,000	6,060
	4,960	5,000	5,030
	5,009	5,000	4,850
	10,221	10,000	10,000
		1,000	
	5,355	2,000	5,400
		2,000	
	5,223	5,000	5,550
Missoula Mont reldg 1924 4s.....			
Mobile Ala paving 1919 5s.....			
Monroe N C fdg 1926 6s.....			
Monroe N C fdg 1927 6s.....			
Monroe N C fdg 1928 6s.....			
Monroe N C fdg 1933 6s.....			

	Book value	Par value	Market value
Newport Tenn water works and sewer 1939 5s.....	\$4,978	\$1,000	\$5,000
Newport Tenn water works and sewer 1940 5s.....		2,000	
Newport Tenn water works and sewer 1941 5s.....		2,000	
Newport Tenn water works and sewer 1932 5s.....		2,000	
Newport Tenn water works and sewer 1933 5s.....		2,000	
Newport Tenn water works and sewer 1934 5s.....	4,877	1,000	5,000
Newton County Wash Twp Ind gravel road 1919 4½s.....		1,500	
Newton County Wash Twp Ind gravel road 1919 4½s.....		1,500	
Newton County Wash Twp Ind gravel road 1920 4½s.....		1,500	
Newton County Wash Twp Ind gravel road 1920 4½s.....		500	
New York N Y reg 1936 4s.....	20,232	20,000	19,200
Norfolk County Va school 1921 4½s.....	5,096	5,000	4,900
North Bend Neb reldg 1921 4½s.....	2,000	2,000	1,960
North Wilkesboro N C sewer st and water 1939 5s.....	10,000	10,000	10,000
North Wilkesboro N C school 1942 6s.....	10,918	10,000	11,100
North Yakima Wash sewer 1926 4s.....	4,891	5,000	4,600
Norton Va street impt 1940 5s.....	4,939	5,000	5,000
Norway Mich school 1921 4½s.....	3,000	1,000	2,940
Norway Mich school 1922 4½s.....		2,000	
Oakesdale Wash water works 1925 6s.....	11,630	11,000	11,110
Oakley Idaho school 1932 5½s.....	10,270	10,000	10,100
Oakley Idaho street grading 1933 6s.....	8,139	8,000	8,320
Obion Tenn electric light and water works 1931 6s.....	5,208	5,000	5,200
Ocilla Ga water works extn 1933 5s.....	5,100	1,000	5,000
Ocilla Ga water works extn 1934 5s.....		1,000	
Ocilla Ga water works extn 1935 5s.....		1,000	
Ocilla Ga water works extn 1936 5s.....		1,000	
Ocilla Ga water works extn 1937 5s.....		1,000	
Ocilla Ga water works and electric light 1914 5s.....	8,000	1,000	8,000
Ocilla Ga water works and electric light 1916 5s.....		1,000	
Ocilla Ga water works and electric light 1918 5s.....		1,000	
Ocilla Ga water works and electric light 1920 5s.....		1,000	
Ocilla Ga water works and electric light 1922 5s.....		1,000	
Ocilla Ga water works and electric light 1924 5s.....		1,000	
Ocilla Ga water works and electric light 1926 5s.....		1,000	
Ocilla Ga water works and electric light 1928 5s.....		1,000	
Ogden Utah reldg 1926 4½s.....	2,009	2,000	1,960
Opelousas La school 1921 5s.....	10,000	4,000	10,200
Opelousas La school 1922 5s.....		6,000	
Opp Ala water and light 1936 5s.....	3,985	4,000	3,880
Orangeburg County S C school 1929 6s.....	5,289	5,000	5,250
Orlando Fla reldg 1933 5s.....	10,560	10,000	10,000
Otero County N M school 1922 6s.....	4,000	4,000	4,000
Owensboro Ky water 1931 4s.....	5,000	5,000	4,850
Oxford N C sanitary 1937 5s.....	5,129	5,000	5,100
Paducah Texas street impt 1951 5s.....	5,000	5,000	5,000
Paducah Texas water works 1951 5s.....	4,951	5,000	5,000
Paducah Texas water works 1951 5s.....	4,901	5,000	5,000
Palmetto Fla street 1941 6s.....	5,359	5,000	5,150
Palmetto Fla water 1941 6s.....	5,359	5,000	5,150
Paris Tenn corporate extn 1939 5s.....	5,236	5,000	5,100
Paris Tenn corporate extn 1939 5s.....	5,174	5,000	5,100
Paris Texas street impt 1955 4½s.....	966	1,000	930
Park City Tenn impt 1938 5s.....	10,636	10,000	10,000
Park City Tenn impt 1938 5s.....	5,180	5,000	5,000
Park City Utah water 1930 6s.....	13,180	12,500	13,375
Park Falls Wis bridge 1916 5s.....	4,594	4,500	4,545
Parke County Wash Twp Ind gravel road 1914 4½s.....	2,792	235	2,817
Parke County Wash Twp Ind gravel road 1914 4½s.....		235	
Parke County Wash Twp Ind gravel road 1915 4½s.....		235	
Parke County Wash Twp Ind gravel road 1915 4½s.....		235	
Parke County Wash Twp Ind gravel road 1916 4½s.....		235	
Parke County Wash Twp Ind gravel road 1916 4½s.....		235	
Parke County Wash Twp Ind gravel road 1917 4½s.....		235	
Parke County Wash Twp Ind gravel road 1917 4½s.....		235	
Parke County Wash Twp Ind gravel road 1918 4½s.....		235	
Parke County Wash Twp Ind gravel road 1918 4½s.....		235	
Parke County Wash Twp Ind gravel road 1919 4½s.....		235	
Parke County Wash Twp Ind gravel road 1919 4½s.....		235	
Pascagoula Miss street impt 1914 6s.....		1,000	
Pascagoula Miss street impt 1915 6s.....		1,000	
Pascagoula Miss street impt 1916 6s.....	5,075	1,000	5,050
Pascagoula Miss street impt 1917 6s.....		1,000	
Pascagoula Miss street impt 1918 6s.....		1,000	
Pascagoula Miss street impt 1918 6s.....		1,000	
Pass Christian Miss school 1926 5s.....	10,235	10,000	10,100
Patterson La water works 1928 5s.....	4,970	1,000	5,000
Patterson La water works 1929 5s.....		1,000	
Patterson La water works 1930 5s.....		1,000	
Patterson La water works 1931 5s.....		1,000	
Patterson La water works 1932 5s.....		1,000	

	Book value	Par value	Market value
Patterson La water works 1926 5s.....	\$1,982 {	\$1,000	\$2,000
Patterson La water works 1927 5s.....		1,000	
Pawhuska Okla water 1937 6s.....	5,365	5,000	5,500
Pawhuska Okla school 1928 6s.....	5,352	5,000	5,250
Payson City Utah water 1928 5½s.....	9,900 {	5,000	10,000
Payson City Utah water 1933 5½s.....		5,000	
Pembroke Ga school 1926 5s.....	5,000 {	2,500	5,250
Pembroke Ga school 1936 5s.....		2,500	
Pendleton Ore impt 1922 6s.....	4,717	4,500	4,500
Pendleton Ore impt 1922 6s.....	5,765	5,500	5,500
Pend Oreille County Wash school 1922 5½s.....	15,498 {	5,000	15,000
Pend Oreille County Wash school 1932 5½s.....		10,000	
Pensacola Fla impt 1936 4½s.....	5,138	5,000	4,800
Pensacola Fla special impt 1917 6s.....	2,028	2,000	2,040
Perry Fla sewer 1939 5s.....	4,859	5,000	4,850
Pike County Ala road impt 1935 4½s.....	10,265	10,000	9,500
Pittsburg Texas school 1949 4½s.....	4,915	5,000	4,600
Plainview Texas water works 1948 5s.....	5,146	5,000	5,000
Pocahontas Va fdg street impt sewer school 1939 5½s.....	5,234	5,000	5,250
Pocahontas Va impt 1939 5½s.....	5,197	5,000	5,250
Polk County Tenn fdg 1922 6s.....	10,465 {	2,000	10,600
Polk County Tenn fdg 1923 6s.....		2,000	
Polk County Tenn fdg 1924 6s.....		3,000	
Polk County Tenn fdg 1925 6s.....		3,000	
Port Angeles Wash reldg 1932 5½s.....	5,133	5,000	5,100
Port Angeles Wash reldg 1932 5½s.....	5,100	5,000	5,100
Port Austin Twp Mich school 1920 5s.....	834 {	400	800
Port Austin Twp Mich school 1921 5s.....		400	
Port of Nehalem Ore harbor impt series A 1919 6s.....	10,384 {	5,000	10,200
Port of Nehalem Ore harbor impt series A 1920 6s.....		5,000	
Port of Toledo Ore river impt 1930 6s.....	5,202	5,000	5,100
Port of Toledo Ore river impt 1930 6s.....	5,091	5,000	5,100
Poteau Okla water 1936 5s.....	2,976	3,000	3,000
Pratt City Ala street impt 1939 5s.....	5,103	5,000	5,000
Prattville Ala fdg 1923 6s.....	8,200	8,000	8,320
Price Town Utah electric light 1930 6s.....	9,391	9,000	9,450
Prince Rupert B C Canada impt 1917 6s.....	10,000	10,000	10,000
Princeton W Va street impt 1944 6s.....	15,791	15,000	15,900
Provo City Utah water 1926 4½s.....	10,080	10,000	9,800
Pryor Creek Okla water works extn 1936 6s.....	5,349	5,000	5,250
Pryor Creek Okla water works extn 1936 6s.....	2,155	2,000	2,100
Pulaski Va sewer 1934 5s.....	19,172 {	2,000	19,600
Pulaski Va sewer 1935 5s.....		2,000	
Pulaski Va sewer 1936 5s.....		2,000	
Pulaski Va sewer 1937 5s.....		2,000	
Pulaski Va sewer 1938 5s.....		2,000	
Pulaski Va sewer 1939 5s.....		2,000	
Pulaski Va sewer 1940 5s.....		2,000	
Pulaski Va sewer 1941 5s.....		2,000	
Pulaski Va sewer 1942 5s.....		2,000	
Pulaski Va sewer 1943 5s.....		2,000	
Quincy Fla water works 1949 5s.....	6,152	6,000	6,000
Randleman N C street 1938 5s.....	5,000	5,000	5,000
Randleman N C street 1938 5s.....	1,990	2,000	2,000
Rapides Parish La school 1916 5s.....	4,984 {	1,000	5,000
Rapides Parish La school 1917 5s.....		2,000	
Rapides Parish La school 1918 5s.....		2,000	
Ravenna Neb light series A 1926 5s.....	2,250	2,250	2,250
Redcliff Alberta Canada debenture 1933 6s.....	4,859	5,000	4,850
Redfield S D reldg 1917 5s.....	5,087	5,000	5,000
Red River Parish La school 1926 5s.....	9,910 {	1,000	10,000
Red River Parish La school 1927 5s.....		1,000	
Red River Parish La school 1927 5s.....		1,000	
Red River Parish La school 1929 5s.....		1,000	
Red River Parish La school 1930 5s.....		1,000	
Red River Parish La school 1931 5s.....		1,000	
Red River Parish La school 1932 5s.....		1,000	
Red River Parish La school 1933 5s.....		1,000	
Red River Parish La school 1934 5s.....		1,000	
Red River Parish La school 1935 5s.....		1,000	
Red Springs N C water works and sewer 1941 6s.....	10,971	10,000	10,500
Red Springs N C water works and sewer 1941 6s.....	16,464	15,000	15,750
Reidsville Ga water wks 1930 5s.....	5,000 {	2,000	5,100
Reidsville Ga water works 1940 5s.....		3,000	
Rexburg Idaho water 1926 5s.....	5,027	5,000	5,000
Richton Miss fdg 1932 6s.....	6,500	6,500	6,890
Rigby Idaho municipal 1932 6s.....	1,932	5,000	5,100
Rio Grande County Colo fdg 1919 5s.....	4,811	5,000	4,900
Ripley Tenn street impt 1927 6s.....	5,073	5,000	5,100
Roanoke Va reldg 1936 4½s.....	10,510	10,000	9,700

	Book value	Par value	Market value
Roberts County Texas court house 1952 5s.....	\$14,851	\$15,000	\$15,000
Rockingham N C street and sidewalk 1943 6s.....	15,232	14,000	15,260
Rocky Ford Colo water 1925 6s.....	10,428	10,000	10,300
Ronceverte W Va paving sewer and water 1941 6s.....	10,868	10,000	10,700
Roff Okla water 1936 5s.....	3,155	3,000	3,000
Roosevelt County N M court house 1935 6s.....	4,822	4,500	4,880
Roscoe Texas water works series A 1931 5s.....	7,429	7,500	7,500
Rosedale Kans special impt series D 1920 6s.....	4,213	4,000	4,120
Roseland B C debenture 1925 5s.....	5,000	5,000	4,900
Roswell N M fire dept 1928 5½s.....	5,201	5,000	5,050
Ruleville Miss school and water 1933 6s.....	5,000	5,000	5,800
Russell County Va road impt 1927 6s.....	5,198	5,000	5,000
Ruston La water works and electric light 1923 5s.....	2,500	500	2,500
Ruston La water works and electric light 1924 5s.....		500	
Ruston La water works and electric light 1925 5s.....		500	
Ruston La water works and electric light 1926 5s.....	2,000	500	2,000
Ruston La water works and electric light 1918 5s.....		500	
Ruston La water works and electric light 1919 5s.....		500	
Ruston La water works and electric light 1920 5s.....	5,058	1,000	5,100
Rutherford Tenn school 1914 6s.....		500	
Rutherford Tenn school 1915 6s.....		500	
Rutherford Tenn school 1916 6s.....		500	
Rutherford Tenn school 1917 6s.....		500	
Rutherford Tenn school 1918 6s.....		500	
Rutherford Tenn school 1919 6s.....		500	
Rutherford Tenn school 1920 6s.....		500	
Rutherford Tenn school 1921 6s.....		500	
Rutherford Tenn school 1922 6s.....		500	
Rutherford Tenn school 1923 6s.....	5,045	500	5,000
Rutherford County N C reldg 1918 5s.....		5,000	
Rutherfordton N C school 1940 5½s.....	10,614	10,000	10,400
Ryan Okla Public Utility 1929 6s.....	5,250	5,000	5,250
Sabine Parish La school 1924 5s.....	3,927	1,000	4,000
Sabine Parish La school 1925 5s.....		1,500	
Sabine Parish La school 1926 5s.....		1,500	
St Anthony Idaho municipal bldg 1928 6s.....	5,136	5,000	5,050
St Clair County Ala public road impt 1937 5s.....	10,504	10,000	10,000
St Clair County Ala public road impt 1937 5s.....	5,238	5,000	5,000
St Elmo Tenn school 1927 5½s.....	5,130	5,000	5,000
St Elmo Tenn school 1927 5½s.....	1,536	1,500	1,500
St George S C special school dist No 5 1916 6s.....	4,105	500	4,060
St George S C special school dist No 5 1917 6s.....		500	
St George S C special school dist No 5 1918 6s.....		500	
St George S C special school dist No 5 1919 6s.....		500	
St George S C special school dist No 5 1920 6s.....		500	
St George S C special school dist No 5 1921 6s.....		500	
St George S C special school dist No 5 1922 6s.....		500	
St George S C special school dist No 5 1923 6s.....		500	
St Lucie County Fla road and ditch 1940 5s.....	10,147	10,000	10,000
St Lucie County Fla road and ditch 1935 5s.....	10,000	10,000	10,000
St Joseph Mo school 1920 4s.....	10,000	10,000	9,700
St Mary's Kans electric light 1928 5s.....	3,967	4,000	4,040
St Mary's Kans water works 1928 5s.....	5,950	6,000	6,060
St Petersburg Fla public impt 1940 6s.....	10,584	10,000	10,500
Salem N C water 1936 5s.....	5,172	5,000	5,230
Salem N C water works 1936 5s.....	5,172	5,000	5,250
Salem Va reldg 1931 5s.....	5,012	5,000	5,050
Salisbury Okla water works 1933 6s.....	5,267	5,000	5,150
Salmon Idaho public bldg 1932 6s.....	5,206	5,000	5,050
Salmon Idaho water works 1932 6s.....	5,308	5,000	5,050
Salt Lake County Utah reldg 1926 4½s.....	5,056	5,000	4,950
Samsom Ala water works 1939 5s.....	4,882	5,000	4,950
San Angelo Texas school 1948 5s.....	3,086	3,000	3,060
San Antonio Texas fdg 1920 4½s.....	7,144	7,000	6,860
San Antonio Texas impt 1952 6s.....	10,583	10,000	10,500
San Antonio Texas impt 1952 6s.....	5,329	5,000	5,250
San Antonio Texas impt 1929 6s.....	10,304	10,000	10,200
San Antonio Texas impt 1929 6s.....	5,885	5,000	5,350
San Antonio Texas impt 1929 6s.....	5,431	5,000	5,350
San Antonio Texas impt 1929 6s.....	4,951	5,000	4,900
San Antonio Texas impt 1929 6s.....	16,060	5,000	15,150
San Antonio Texas impt 1929 6s.....		4,000	
San Antonio Texas impt 1929 6s.....		4,000	
San Antonio Texas impt 1929 6s.....		2,000	
San Antonio Texas impt 1929 6s.....		2,000	
San Antonio Texas impt 1929 6s.....	4,581	4,350	4,534
San Antonio Texas impt 1929 6s.....	5,158	5,000	4,850
San Antonio Texas impt 1929 6s.....	5,411	5,000	5,150
San Antonio Texas impt 1929 6s.....	5,042	5,000	4,200
San Antonio Texas impt 1929 6s.....	5,319	5,000	5,600
San Antonio Texas impt 1929 6s.....	9,952	10,000	10,000
Schuyler Neb sewer 1932 5s.....			

	Book value	Par value	Market value
Scotland Neck N C school 1923 5s.....	\$9,231	\$8,000	\$8,080
Seattle Wash sanitary 1927 4½s.....	5,141	5,000	4,800
Selma N C impt 1942 6s.....	5,434	5,000	5,250
Senath Mo school 1933 6s.....	8,307	8,000	8,820
Seneca S C electric light 1948 5s.....	4,801	5,000	5,000
Sequatchie County Tenn court house 1923 6s.....	12,519	12,000	12,480
Sevier County Tenn fdg 1923 4½s.....	2,031	2,000	1,920
Seymour Iowa school 1917 5s.....	4,000	4,000	4,000
Seymour Iowa fdg 1932 5s.....	11,000	11,000	11,832
Shannon Miss school 1930 6s.....	5,268	5,000	5,200
Shelby N C school 1937 5s.....	5,176	5,000	5,000
Sheridan Wyo sanitary 1925 5s.....	10,082	10,000	10,000
Sidney Neb water works 1928 6s.....	5,000	5,000	5,000
Silverton Ore water and sewer 1931 6s.....	5,182	5,000	5,100
Silverton Ore water and sewer 1931 6s.....	5,176	5,000	5,100
Sioux Falls S D school 1925 5s.....	10,806	10,000	10,100
Simeton S D reldg 1926 5s.....	4,954	5,000	5,000
Slater Mo water 1923 4½s.....	4,523	1,500	4,455
Slater Mo water 1924 4½s.....		1,500	
Slater Mo water 1925 4½s.....		1,500	
Snobomish Wash water 1931 6s.....	16,064	15,000	16,000
Snyder Texas sewer 1950 5s.....	10,000	10,000	9,900
South Sharon Pa school 1938 4½s.....	6,080	5,000	5,100
Sparks Nev sewer 1914 5½s.....	5,000	5,000	5,000
Spencer N C water works and electric light 1948 6s.....	5,269	5,000	5,350
Spokane County Wash school 1927 4½s.....	2,025	3,000	2,940
Spokane Wash fdg 1918 5½s.....	1,032	1,000	1,030
Spooner, Wis water 1923 5s.....	3,643	1,000	3,570
Spooner Wis water 1924 5s.....		1,000	
Spooner Wis water 1925 5s.....		1,500	
Spring City Tenn el lt 1922 5s.....	5,198	5,000	5,150
Springfield Ore impt 1926 6s.....	4,117	4,000	4,160
Stanley County N C reldg 1933 5s.....	5,228	5,000	5,100
Starke County Ind impt 1914 4½s.....	3,000	500	3,000
Starke County Ind impt 1914 4½s.....		500	
Starke County Ind impt 1915 4½s.....		500	
Starke County Ind impt 1915 4½s.....		500	
Starke County Ind impt 1916 4½s.....		500	
Starke County Ind impt 1916 4½s.....	5,000	500	5,000
Starke County Ind impt 1916 4½s.....		5,000	
Starkville Miss light 1925 5s.....		2,154	2,100
Starkville Miss street and sidewalk impt 1930 6s.....		2,154	2,100
.....		4,951	5,000
.....	5,042	5,000	5,100
.....	10,685	10,000	10,700
.....	487	500	470
.....	4,070	4,000	4,000
.....	5,055	5,000	5,000
.....	7,000	7,000	7,000
.....	3,000	3,000	3,000
id 1914 4½s.....	2,287	232	2,502
id 1914 4½s.....		232	
id 1915 4½s.....		232	
id 1915 4½s.....		232	
id 1917 4½s.....		232	
id 1917 4½s.....		232	
id 1918 4½s.....		232	
id 1918 4½s.....		232	
id 1919 4½s.....		232	
id 1919 4½s.....		232	
id 1914 4½s.....	3,149	397	3,180
id 1914 4½s.....		397	
id 1915 4½s.....		397	
id 1915 4½s.....		397	
id 1916 4½s.....		397	
id 1916 4½s.....		397	
id 1917 4½s.....		397	
id 1917 4½s.....	3,182	3,000	3,150
.....		5,049	
.....		5,107	
.....		3,000	
.....		5,181	
.....		5,190	
.....		9,104	
.....		4,313	
.....		1,000	
.....		500	
.....	2,073	500	510
.....		500	
.....		500	
.....	4,903	5,000	4,200
Sylacauga Ala water works and el ext 1930 5s.....	5,000	5,000	4,850
Talladega Ala sewer 1920 6s.....	5,166	5,000	5,150
Tallahatchie County Miss road 1928 6s.....	5,195	5,000	5,400

	Book value	Par value	Market value
Tallahatchie County Miss road 1931 6s.....	\$10,449	\$2,500	\$10,900
Tallahatchie County Miss road 1932 6s.....		3,000	
Tallahatchie County Miss road 1933 6s.....		3,000	
Tallahatchie County Miss road 1934 6s.....		1,500	
Tarpon Springs Fla pub impt 1940 6s.....	5,178	5,000	5,100
Taylor County Texas road 1950 5s.....	4,976	5,000	5,050
Teague Texas impt 1951 5s.....	5,000	5,000	5,000
Teague Texas street 1951 5s.....	4,950	5,000	5,000
Temple Texas water 1947 5s.....	10,691	10,000	10,000
Texas Parish La court house 1923 5s.....	5,147	1,000	5,000
Texas Parish La court house 1924 5s.....		1,000	
Texas Parish La court house 1925 5s.....		1,000	
Texas Parish La court house 1926 5s.....		1,000	
Texas Parish La court house 1927 5s.....		1,000	
Terrebonne Parish La school 1916 5s.....	7,040	3,500	7,000
Terrebonne Parish La school 1917 5s.....		3,500	
Terrebonne Parish La school 1918 5s.....	3,008	3,000	3,000
Terrebonne Parish La school 1919 5s.....	5,000	5,000	5,000
Texarkana Texas school 1949 5s.....	4,981	5,000	5,100
Thermopolis Wyo water works 1937 6s.....	5,284	5,000	5,250
Thomas Okla water works 1937 6s.....	6,760	3,000	6,930
Thomaston Ga water works and sewer 1929 5s.....		3,000	
Thomaston Ga water works and sewer 1930 5s.....		1,000	
Thomaston Ga water works and sewer 1931 5s.....	3,049	3,000	2,880
Thomasville Ga paving 1927 4 1/2 s.....		3,000	
Thomasville N C water works and sewer 1941 5s.....	4,953	5,000	5,100
Toppenish Wash town hall 1928 6s.....	7,292	7,000	7,210
Trenton Tenn graveling 1940 6s.....	5,043	5,000	5,050
Transylvania Co N C reldg 1925 6s.....	5,527	5,000	5,250
Trinidad Colo water 1921 4 1/2 s.....	5,021	5,000	4,900
Tulahoma Tenn sewer 1932 5s.....	9,907	10,000	10,000
Tupelo Miss impt 1931 5s.....	5,012	5,000	5,000
Turner County Ga impt 1914 5s.....	2,016	1,000	2,000
Turner County Ga impt 1915 5s.....		1,000	
Tuscaloosa Ala paving 1923 6s.....	3,000	3,000	3,120
Tuscaloosa Co Ala bridge 1921 4 1/2 s.....	5,067	5,000	4,900
Twin Falls Idaho sewer 1926 6s.....	5,126	5,000	5,050
Tyler Texas fdg 1926 6s.....	5,586	5,000	5,350
Tyrrell County N C jail 1918 6s.....	6,679	6,500	6,500
Umatilla County Ore school site and bldg 1932 5s.....	6,000	6,000	6,000
Umatilla County Ore school site and bldg 1932 5s.....	4,000	4,000	4,000
Uniontown Ky fdg 1924 5s.....	2,000	2,000	2,000
University City Mo fire eqpt 1930 5s.....	3,012	3,000	3,090
University City Mo city hall 1930 5s.....	7,027	7,000	7,210
Vale Ore water 1930 6s.....	5,067	5,000	5,150
Valleytown Twp N C road 1942 6s.....	5,392	5,000	10,900
Valleytown Twp N C road 1942 6s.....	5,392	5,000	
Vermillion Parish La special school 1934 5s.....	4,989	500	5,000
Vermillion Parish La special school 1935 5s.....		1,500	
Vermillion Parish La special school 1936 5s.....		1,500	
Vermillion Parish La special school 1937 5s.....		1,500	
.....	500	500	500
.....	5,000	5,000	5,000
.....	6,500	6,500	6,500
.....	6,500	6,500	6,500
.....	7,769	8,000	6,800
d gravel road 1914 4 1/2 s.....	2,763	233	2,768
d gravel road 1914 4 1/2 s.....		233	
d gravel road 1915 4 1/2 s.....		233	
d gravel road 1915 4 1/2 s.....		233	
d gravel road 1916 4 1/2 s.....		233	
d gravel road 1916 4 1/2 s.....		233	
d gravel road 1917 4 1/2 s.....		233	
d gravel road 1917 4 1/2 s.....		233	
d gravel road 1918 4 1/2 s.....		233	
d gravel road 1918 4 1/2 s.....		233	
d gravel road 1919 4 1/2 s.....	2,763	233	2,772
d gravel road 1919 4 1/2 s.....		233	
p ind gravel road 1915 4 1/2 s.....		280	
p ind gravel road 1915 4 1/2 s.....		280	
p ind gravel road 1916 4 1/2 s.....		280	
p ind gravel road 1916 4 1/2 s.....		280	
p ind gravel road 1917 4 1/2 s.....		280	
p ind gravel road 1917 4 1/2 s.....		280	
p ind gravel road 1918 4 1/2 s.....		280	
p ind gravel road 1918 4 1/2 s.....		280	
p ind gravel road 1919 4 1/2 s.....	5,514	5,000	5,150
p ind gravel road 1919 4 1/2 s.....		5,000	
.....	4,875	5,000	5,000
.....	4,755	5,000	4,700
.....	5,062	5,000	5,050
1930 5 1/2 s.....	10,232	10,000	10,100
11 6s.....	4,295	4,000	4,320

	Book value	Par value	Market value
Warrenton Ga school 1919 6s.....	\$2,423	\$1,500	\$2,415
Warrenton Ga school 1922 6s.....		500	
Warrenton Ga school 1925 6s.....		300	
Washington County Posey Twp Ind gravel road 1914 4½s..	2,847	287	2,846
Washington County Posey Twp Ind gravel road 1914 4½s..		287	
Washington County Posey Twp Ind gravel road 1915 4½s..		287	
Washington County Posey Twp Ind gravel road 1915 4½s..		287	
Washington County Posey Twp Ind gravel road 1916 4½s..		287	
Washington County Posey Twp Ind gravel road 1916 4½s..		287	
Washington County Posey Twp Ind gravel road 1917 4½s..		287	
Washington County Posey Twp Ind gravel road 1917 4½s..		287	
Washington County Posey Twp Ind gravel road 1918 4½s..		287	
Washington County Posey Twp Ind gravel road 1918 4½s..		287	
Washoe County Nev school 1921 5s.....	6,049	1,000	6,000
Washoe County Nev school 1927 5s.....		3,000	
Washoe County Nev school 1928 5s.....		2,000	
Washoe County Nev school 1919 5s.....	2,000	2,000	2,000
Watervalley Miss school 1927 5s.....	5,000	5,000	5,050
Waurika Okla water works 1933 6s.....	5,265	5,000	5,200
Waycross Ga san and fdg 1929 5s.....	2,161	2,000	2,020
Waycross Ga san and fdg 1929 5s.....	3,000	3,000	3,030
Wayne Neb refdg water works 1931 5s.....	4,977	5,000	5,050
Waynesboro Ga water and el lt 1917 5s.....	5,055	5,000	5,000
Weatherford Okla water works 1933 6s.....	5,490	5,000	5,300
Weatherford Texas school 1944 4s.....	7,000	7,000	6,160
Weiser Idaho water works 1932 5½s.....	10,354	10,000	10,200
Weldon N C water works and sewer 1938 6s.....	10,509	2,000	11,300
Weldon N C water works and sewer 1939 6s.....		2,000	
Weldon N C water works and sewer 1940 6s.....		2,000	
Weldon N C water works and sewer 1941 6s.....		2,000	
Weldon N C water works and sewer 1942 6s.....		2,000	
Weleetka Okla school 1926 6s.....	3,171	3,000	3,210
Wellington Kan water works 1930 5s.....	5,057	5,000	5,000
West Plains Mo water and light 1920 5s.....	3,125	3,000	3,030
West Point Miss sewer 1924 5s.....	6,930	7,000	7,000
Wetumka Okla school 1926 6s.....	3,168	3,000	3,240
Wewoka Okla school 1928 6s.....	5,198	5,000	5,300
Weyburn Sask Can water 1953 5½s.....	9,427	10,000	9,200
Weyburn Sask Can water works 1953 5½s.....	9,426	10,000	9,200
White County Tenn turnpike 1927 5s.....	5,060	5,000	5,000
White County Tenn turnpike 1917 5s.....	5,000	5,000	5,000
Whitefish Mont water works 1927 6s.....	5,087	5,000	5,100
Wichita Falls Texas school 1950 5s.....	10,000	10,000	10,100
Willacoochee Ga water works and el lt 1929 5s.....	5,000	5,000	5,000
Williamsburg Ky school site and bldg 1914 4½s.....	4,920	1,000	4,950
Williamsburg Ky school site and bldg 1915 4½s.....		1,000	
Williamsburg Ky school site and bldg 1916 4½s.....		1,000	
Williamsburg Ky school site and bldg 1917 4½s.....		1,000	
Williamsburg Ky school site and bldg 1918 4½s.....		1,000	
Williamson W Va street impt 1945 5½s.....	10,210	10,000	10,300
Williamston N C road 1943 5½s.....	10,184	10,000	10,200
Wilmington N C mun 1918 6s.....	10,296	10,000	10,400
Winfield Kan el lt 1925 5s.....	1,000	1,000	1,000
Winter Texas water works 1951 5s.....	9,902	10,000	10,000
Winthrop Harbor Ill water 1924 5s.....	1,547	1,500	1,530
Wise Twp S C rfdg 1932 5s.....	6,206	6,000	6,000
Woodlawn Ala sewer 1920 5s.....	5,000	5,000	5,050
Yakima Wash court house 1926 4s.....	5,000	5,000	4,650
Yancey County N C road 1946 5½s.....	10,397	1,500	10,600
Yancey County N C road 1947 5½s.....		5,500	
Yancey County N C road 1948 5½s.....		500	
Yancey County N C road 1949 5½s.....		500	
Yancey County N C road 1950 5½s.....		500	
Yancey County N C road 1951 5½s.....		500	
Yancey County N C road 1952 5½s.....		500	
Yancey County N C road 1953 5½s.....		500	
Yerington Nev water works 1941 6s.....	10,277	10,000	10,300
Yerington Nev sewer 1942 6s.....	10,284	10,000	10,300
Yorkville S C water and light 1945 5s.....	3,065	3,000	3,060
Yorktown Texas water works 1951 5s.....	6,000	6,000	6,000
York Twp Ohio school 1914 6s.....	10,247	1,000	10,400
York Twp Ohio school 1915 6s.....		1,000	
York Twp Ohio school 1916 6s.....		1,000	
York Twp Ohio school 1917 6s.....		1,000	
York Twp Ohio school 1918 6s.....		1,000	
York Twp Ohio school 1919 6s.....		1,000	
York Twp Ohio school 1920 6s.....		1,000	
York Twp Ohio school 1921 6s.....		1,000	
York Twp Ohio school 1922 6s.....		1,000	
York Twp Ohio school 1923 6s.....		1,000	
Youngsville Twp N C road 1941 6s.....	10,725	10,000	11,000
Totals.....	\$5,484,792	\$5,380,216	\$5,434,062

THE LADIES' CATHOLIC BENEVOLENT ASSOCIATION

ERIE, PA.

[Commenced business April 9, 1890]

Miss KATE MAHONEY, President

Mrs. J. A. ROYER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$5,258 50	
Assessments or premiums.....	1,300,479 56	
Dues and per capita tax.....	68,656 50	
Net amount received from members.....		\$1,374,394 56
Interest on:		
Mortgage loans	\$42,308 48	
Bonds	48,183 01	
Other sources	20,612 37	
		111,103 86
Sale of lodge supplies and transfer certificates.....		14,289 65
Official publication		18,921 19
Total Income		\$1,518,709 26
Ledger Assets December 31, 1912.....		2,489,898 86
Total		\$4,008,608 12

DISBURSEMENTS

Death claims	\$1,100,988 11
Commissions and fees to deputies or organizers.....	10,527 03
Salaries of officers and trustees.....	8,700 00
Salaries of office employees.....	16,745 43
Traveling and other expenses of officers, trustees and committees	6,165 99
Collection and remittance of assessments and dues.....	511 00
Insurance department fees.....	363 75
Rent	1,260 00
Advertising, printing and stationery.....	7,175 33
Postage, express, telegraph and telephone.....	6,725 92
Lodge supplies and office furniture.....	659 09
Official publication	14,523 05
Expense of supreme lodge meeting.....	55,385 14
Legal expenses	603 25
Furniture and fixtures.....	130 00
Miscellaneous	1,586 31
National Fraternal Congress.....	809 36
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	540 10
Total Disbursements	\$1,233,398 86
Balance	\$2,775,209 26

LEDGER ASSETS

Mortgage loans	\$848,700 00
Book value of bonds.....	1,287,621 59
Deposited in trust companies and banks <i>on interest</i>	638,034 09
Deposited in banks <i>not on interest</i>	853 58
Total	\$2,775,209 26

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,608 30
Bonds	19,265 83
Total	20,874 13
Per capita tax due.....	67,874 00
Due for branch supplies.....	14,382 90
Furniture, fixtures and supplies.....	7,303 70
Gross Assets	\$2,885,643 99

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$40,890 59
Furniture, fixtures and supplies.....	7,303 70
Total	48,194 29
Total Admitted Assets	\$2,837,449 70

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$9,336 36
Adjusted, not yet due.....	96,350 00
Total Liabilities	\$105,683 36

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expenses	Total
Balance on hand December 31, 1912.....	\$97,781 92	\$2,357,302 82	\$34,814 12	\$2,489,898 86
<i>Income:</i>				
Membership fees.....			5,258 50	5,258 50
Other assessments.....	1,235,474 67	65,004 89		1,300,479 56
Dues and per capita tax.....			68,656 50	68,656 50
Interest and dividends.....	5,356 47	104,366 34	1,381 05	111,103 86
Other income.....			33,210 84	33,210 84
Totals.....	\$1,338,613 06	\$2,526,674 05	\$143,321 01	\$4,008,608 12
<i>Disbursements:</i>				
Death claims.....	\$1,100,988 11			\$1,100,988 11
Commissions to deputies, organizers and agents..			\$10,527 03	10,527 03
Salaries, fees, other compensation and traveling expenses of officers and employees.....			32,122 42	32,122 42
Insurance department fees.....			363 75	363 75
Rent.....			1,260 00	1,260 00
Official publication.....			14,523 05	14,523 05
Supreme lodge meeting.....			55,385 14	55,385 14
Legal expenses.....			603 25	603 25
Other expenditures.....		\$540 10	17,086 01	17,626 11
Totals.....	\$1,100,988 11	\$540 10	\$131,870 65	\$1,233,398 86
Balance before transfers.....	\$237,624 95	\$2,526,133 95	\$11,450 36	\$2,775,209 26
Increase by transfers.....		103,000 00		103,000 00
Balance.....	\$237,624 95	\$2,629,133 95	\$11,450 36	\$2,878,209 26
Decrease by transfers.....	103,000 00			103,000 00
Balance on hand December 31, 1913.....	\$134,624 95	\$2,629,133 95	\$11,450 36	\$2,775,209 26

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	131,823	\$111,257,500	42,350	\$36,771,500
Written in 1913.....	6,177	5,115,500	1,305	1,092,500
Totals	138,000	\$116,373,000	43,655	\$37,864,000
Deduct terminated or decreased in 1913.....	2,253	1,923,000	688	615,000
Total benefit certificates in force December 31, 1913	135,747	\$114,450,000	42,967	\$37,249,000
Terminated by death in 1913.	1,212	1,094,000	448	419,500
Terminated by lapse in 1913.	1,041	829,000	240	195,500
Received in 1913 from members in New York:				
Mortuary				\$399,240 16
Reserve				21,007 75
Expense				34,052 27
Total				\$454,300 18

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	151	\$121,921	57	\$47,825
Incurred in 1913.....	1,212	1,094,000	448	419,500
Totals	1,363	\$1,215,921	505	\$467,325
Paid in 1913.....	1,227	1,100,988	462	430,950
Balance	136	\$114,933	43	\$36,375
Saved by compromising or scaling down in 1913.....		9,250		1,500
Claims unpaid December 31, 1913	136	\$105,683	43	\$34,875

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Los Angeles Cal water works 1914 4s.....	\$17,967	\$17,500	\$17,500
Allegany Co road 1936 4s.....	26,125	25,000	24,000
City of Cleveland Ohio market house 1928 4s.....	26,118	25,000	25,500
Albion N Y school dist No 1 reg 1930-35 4s.....	24,586	3,600	3,456
		3,700	3,515
		3,900	3,705
		4,000	3,800
		4,100	3,895
		4,300	4,085
Atlantic City N J paving 1927 4½s.....	26,535	25,000	25,250
		1,000	1,010
		2,500	2,525
		2,500	2,525
		2,500	2,525
E Pittsburgh Pa school 1926-1934 4½s.....	27,705	3,500	3,535
		3,500	3,570
		3,500	3,570
		3,500	3,570
		3,500	3,580

	Book value	Par value	Market value
		\$1	\$1.040
		4	4.200
West Shore N Y union free school dist No 6 1922-1927 5s	\$30,032	4	4,200
		4	4,240
		4	4,240
		1	1,000
		4	5,880
		4	5,880
		4	5,880
		4	5,880
Scranton Pa (tax exempt) bridge 1928-1937 4s.....	61,920	4	5,880
		4	5,880
		4	5,820
		4	5,820
		4	5,820
		4	5,820
		4	5,820
Nashville Tenn reldg 1918 4s.....	24,344	24	24,250
Camden N J Ry 1927 4½s.....	52,000	64	50,500
		1	2,000
		1	5,000
Saline Co Ill reldg 1915-1923 4½.....	26,076	10	8,000
		10	10,000
City of Cleveland Ohio park 1923 4s.....	25,296	24	25,250
City of Altoona Pa imp 1937 4s.....	34,825	34	34,800
City of Wilmington Del water works 1920 4s.....	9,762	10	9,900
Town of Monroe union free sch dist No 1 reg 1917-1944 5s	27,485	27	27,040
Oswego N Y Ry water 1914-16 4½s.....	15,375	11	11,000
Hudson Co N J Ry 1918 4½s.....	26,031	4	4,040
		24	25,250
		10	9,800
		10	9,800
Chicago Ill sanitary 1918-1925 4s.....	50,763	10	9,800
		10	9,600
		10	9,600
		10	9,600
		10	9,900
Cook Co Ill new infirmary 1916-1919 4s.....	25,252	10	9,900
		1	4,950
		24	24,500
Cook Co Ill reldg 1922-1923 4s.....	40,630	11	14,700
Schenectady N Y sewer 1917 4½s.....	10,374	10	10,000
Trenton N J city hall 1939 4s.....	25,656	24	23,250
Jersey City N J hospital 1935 4s.....	25,610	24	24,000
		10	10,100
		10	10,100
Wilkes Barre Pa school dist 1917-1920 4½s.....	51,989	15,000	15,150
		15,000	15,150
		10,000	9,700
4.....	10,237	10,000	10,200
½s.....	10,560	10,000	10,200
.....	10,351	10,000	10,200
4.10s.....	10,174	10,000	10,400
.....	10,400	10,000	9,600
.....	9,246	10,000	9,200
co school 1921-30 4½s.....	10,389	10,000	10,000
s.....	10,215	10,000	10,000
4s.....	9,350	10,000	9,600
.....	15,937	15,000	15,600
1940 4½s.....	9,900	10,000	9,500
.....	10,400	10,000	10,100
.....	25,250	25,000	25,000
.....	26,262	25,000	25,500
4s.....	26,155	25,000	24,750
.....	50,685	50,000	48,000
.....	25,000	25,000	25,250
.....	26,250	25,000	25,500
.....	25,312	25,000	24,250
co N Y p 1917-40 4½s.....	24,396	24,000	24,240
Portsmouth Va reg 1942 4½s.....	24,375	25,000	23,750
City of Los Angeles Cal electric plant 1935 4½s.....	25,855	25,000	24,250
		10,000	10,100
City of Austin Texas street and sewer 1928-30 5s.....	25,800	13,000	13,130
		2,000	2,020
Augusta Ga 1942 4½s.....	24,500	25,000	24,750
Village of Cedarhurst N Y street imp 1918-23 4.7s.....	12,000	12,000	12,120
Village of Omining N J street imp 1917 4½s.....	24,152	24,500	24,255
City of Henderson N C municipal 1953 5s.....	14,512	15,000	14,550
Akron Ohio sewer 1921 5s.....	25,825	25,000	25,750
Sacramento Cal levee 1916-18 4½s.....	24,664	25,000	24,750
Houston Texas high school bridge park & sewer 1914 4½s..	26,563	27,000	26,460
Totals.....	\$1,287,621	\$1,267,000	\$1,246,731

THE SUPREME HIVE OF THE LADIES OF THE MACCABEES OF THE WORLD

PORT HURON, MICH.

[Commenced business October 1, 1892]

Miss BINA M. WEST, President Miss FRANCES D. PARTRIDGE, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$16,083 12	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	165,295 62	
All other assessments or premiums.....	1,495,979 17	
Dues and per capita tax.....	189,672 04	
Medical examiners' fees.....	4,685 00	
Total	\$1,871,714 95	
Deduct payments returned to applicants and members	1,727 18	
Net amount received from members.....	\$1,869,987 77	
Interest on:		
Bonds	\$300,359 05	
Other sources	8,249 81	
		308,608 86
Rents		4,747 17
Sale of lodge supplies.....		103 11
Bonds subordinate hive officers.....		1,332 29
Defunct hive funds.....		20 02
Hospital and home fund.....		3,343 96
Relief fund		3,516 63
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		244 72
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		268 10
Total Income	\$2,192,172 63	
Ledger Assets December 31, 1912.....	6,346,735 35	
Total	\$8,538,907 98	

DISBURSEMENTS

Death claims	\$898,354 78	
Permanent disability claims.....	10,894 47	
Total benefits paid.....	\$909,249 25	
Commissions, prizes and fees to deputies or organizers.....	49,414 75	
Salaries of deputies and organizers.....	69,101 05	
Transferred to Great Hive's field work.....	51,791 24	
Salaries of officers and trustees.....	12,325 00	
Salaries of office employees.....	37,101 70	
Medical examiners' fees and salaries.....	472 00	
Traveling and other expenses of officers, trustees and com- mittees	6,974 13	

Insurance department fees.....	\$1,571 48
Rent	4,078 17
Advertising, printing and stationery.....	9,408 39
Postage, express, telegraph and telephone.....	8,053 41
Official publication	21,549 13
Legal expenses	17,828 53
Furniture and fixtures.....	914 60
Taxes, repairs and other expenses on real estate.....	1,464 42
Miscellaneous	3,783 25
Class work	3,404 20
District medical examiners' expenses.....	9,002 11
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>via.:</i>	
Bonds	23,453 36
Total Disbursements	\$1,240,940 17
Balance	\$7,297,967 81

LEDGER ASSETS

Book value of real estate.....	\$88,000 00
Book value of bonds.....	6,921,662 53
Deposited in trust companies and banks <i>on interest</i>	267,386 77
Cash in association's office.....	20,918 51
Total	\$7,297,967 81

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$71,246 85
Other assets	2,007 26
Total	73,254 11
Rents due and accrued.....	347 65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	136,000 00
Per capita tax on benefit members now in hands of record keepers	15,000 00
Per capita tax on social members now in hands of record keepers	4,000 00
Furniture, fixtures and supplies.....	26,822 17
Gross Assets	\$7,553,391 74

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$218,903 60
Furniture, fixtures and supplies.....	26,822 17
Total	245,725 77
Total Admitted Assets	\$7,307,665 97

LIABILITIES

Policy or certificate claims:	
Resisted	\$8,000 00
Reported, not yet adjusted.....	104,483 34
Present value of deferred disability claims payable in instalments.....	24,999 05
Total	\$137,482 39
Salaries and miscellaneous accounts.....	30,858 98
Total Liabilities	\$168,341 37

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$87,075 00	\$6,179,141 08	\$80,519 27	\$6,346,735 35
<i>Income:</i>				
Membership fees.....			16,083 12	16,083 12
Assessment during first twelve months of membership of which all or an extra per cent is used for expenses.....	63,306 38		101,989 24	165,295 62
Other assessments.....	1,469,256 49		24,995 50	1,494,251 99
Dues and per capita tax.....			189,672 04	189,672 04
Interest and dividends.....	5,574 71	302,611 84	5,169 48	313,356 03
Other income.....		512 82	13,001 01	13,513 83
Totals.....	\$1,625,212 58	\$6,482,265 74	\$431,429 66	\$8,538,907 98
<i>Disbursements:</i>				
Death claims.....	\$898,354 78			\$898,354 78
Disability claims.....	10,894 47			10,894 47
Commissions to deputies, organizers and agents..			\$49,414 75	49,414 75
Salaries, fees, other compensation and traveling expenses of officers and employees.....			177,765 12	177,765 12
Insurance department fees.....			1,571 48	1,571 48
Rent.....			4,078 17	4,078 17
Official publication.....			21,549 13	21,549 13
Legal expenses.....			17,828 53	17,828 53
Taxes and expenses on real estate.....			1,464 42	1,464 42
Other expenditures.....		\$23,383 13	34,636 19	58,019 32
Totals.....	\$909,249 25	\$23,383 13	\$308,807 79	\$1,240,940 17
Balance before transfers.....	\$715,963 33	\$6,458,882 61	\$123,121 87	\$7,297,967 81
Increase by transfers.....		603,479 99		603,479 99
Balance.....	\$715,963 33	\$7,062,362 60	\$123,121 87	\$7,901,447 80
Decrease by transfers.....	603,479 99			603,479 99
Balance on hand December 31, 1913.....	\$112,483 34	\$7,062,362 60	\$123,121 87	\$7,297,967 81

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	146,777	\$113,415,700	21,610	\$14,905,587
Written in 1913.....	16,474	11,779,750	2,053	972,250
Totals	163,251	\$125,195,450	23,663	\$15,877,837
Deduct terminated or decreased in 1913.....	10,445	7,501,803	1,021	537,450
Total benefit certificates in force December 31, 1913	152,806	\$117,693,647	22,642	\$15,340,387
Terminated by death in 1913.	1,144	946,706	176	138,450
Terminated by lapse in 1913.	9,273	6,428,847	843	390,000
Terminated by expiration in 1913	28	17,500	2	1,500
Decreased in 1913.....		108,750		7,500

Received in 1913 from members in New York:

Mortuary	\$125,681 05
Reserve	81,598 84
Expense	38,055 13
Total	\$245,335 02

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	110	\$87,075	10	\$8,050
Incurred in 1913.....	1,145	948,206	176	138,450
Totals	1,255	\$1,035,281	186	\$146,500
Paid in 1913.....	1,121	898,355	171	134,530
Balance	134	\$136,926	15	\$11,920
Saved by compromising or scaling down in 1913.....	.....	22,693	.....	1 70
Rejected in 1913.....	3	1,750	.....	.....
Claims unpaid December 31, 1913	131	112,483	15	10,850

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	60	\$10,894	2	\$150
Paid in 1913.....	60	10,894	2	150

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Republic of Cuba int debt 1914 5s.....	\$25,000	\$25,000	\$23,250
Neepawa Can water works 1943 6s.....	10,000	10,000	10,000
Louisiana State port com 1959 5s.....	26,614	25,000	26,750
Bullock Co Ala road 1939 5s.....	10,357	10,000	10,000
Jefferson Co Ala sanitary 1931 4½s.....	18,775	18,000	15,680
Macon Co Ala court house 1956 4½s.....	10,630	10,000	9,500
Shelby Co Ala court house 1918-20 6s.....	26,471	25,000	26,500
Sumter Co Ala road 1935 5s.....	27,432	25,000	25,500
Nevada Co Ala court house 1915-19 6s.....	10,254	10,000	10,300
Sacramento Co Cal rd & highway 1929 4½s.	10,250	10,000	9,700
Hillsborough Co Fla road 1933 4s.....	24,830	25,000	23,000
Putnam Co Fla road bridge et h 1949 5s...	10,652	10,000	10,000
Glynn Co Ga court house & jail 1917 5s....	10,120	10,000	10,000
Hancock Co Ga gold public road 1941 5s....	27,079	25,000	25,500
Jasper Co Ga court house 1922-34 5s.....	13,100	12,000	12,240
Jenkinson Co Ga et h & bridge 1914-17 5s.	9,058	9,000	9,000
Spalding Co Ga court house 1931-35 5s.....	21,460	20,000	20,600
Stephen Co Ga ct house & jail 1927-31 5s..	10,612	10,000	10,100
Dickinson Co Ia funding 1914-20 5s.....	7,087	7,000	7,140
Barber Co Kans railroad aid 1927 5s.....	10,060	10,000	10,000
Gray Co Kans funding 1935 5½s.....	22,430	20,000	20,600
Leavenworth Co Kans funding 1915 5s.....	10,076	10,000	10,000
Wyandotte Co Kans funding 1923 4½s.....	3,053	3,000	3,000
Wyandotte Co Kans bridge ser A 1924 4½s..	2,040	2,000	2,000
Wyandotte Co Kans bridge ser A 1931 4½s..	3,091	3,000	3,000
Alger Co Mich road 1915 5s.....	10,034	10,000	10,000
Clay Co Minn drainage 1917-18 6s.....	10,409	10,000	10,300
Morrison Co Minn drain ditch 1917 6s.....	25,856	25,000	25,750
Pennington Co Minn drn ditch 1922-29 5½s	26,690	25,000	25,500
Sherburne Co Minn drain ditch 1914-15 5s..	12,298	12,248	12,248
Bolivar Co Miss railroad aid 1918 6s.....	15,718	15,000	15,600
Forrest Co Miss normal college 1940 5s....	26,513	25,000	25,000
Leflore Co Miss bridge 1932 5s.....	26,437	25,000	25,500
Washington Co Miss road & bridge 1933 5s..	27,409	25,000	25,500
Wayne Co Miss Agri high school 1932 5s....	7,566	7,500	7,500
Elko Co Nev court house & jail 1918-19 6s.	10,432	10,000	10,300
Saratoga Co N Y highway imp 1920 5s.....	21,064	20,000	20,800
Alamance Co N C funding 1928-33 5½s....	6,394	6,000	6,420
Ashe Co N C court house 1915 5s.....	3,000	3,000	3,000
Ashe Co N C court house 1915 5s.....	3,000	3,000	3,000
Ashe Co N C court house 1915 5s.....	3,019	3,000	3,000

	Book value	Par value	Market value
Buncombe Co N C funding 1922-36 4½s....	\$31,428	\$30,000	\$29,700
Orange Co N C highway imp 1953 5s.....	10,171	10,000	10,000
Rockingham Co N C bge co home 1922-26 6s	26,339	25,000	26,500
Stanly Co N C refunding 1936-37 5s.....	10,236	10,000	10,200
Wake Co N C funding road 1929 5s.....	13,985	15,000	15,450
Bowman Co N D funding 1931 5s.....	20,793	20,000	20,000
Sheridan Co N D seed grain 1916 7s.....	10,755	10,500	10,815
Seminole Co Okla funding 1932 6s.....	11,117	10,000	10,900
Wagoner Co Okla funding 1932 6s.....	11,114	10,000	10,600
Allegheny Co Penn road ser 3 1933 4s.....	20,721	20,000	19,200
Fall River Co S D judgment fund 1932 5s..	26,041	25,000	25,750
Mellette Co S D funding 1933 6s.....	10,581	10,000	10,500
Davidson Co Tenn bridge 1937 4½s.....	25,272	25,000	25,000
Greene Co Tenn road 1918 5s.....	10,157	10,000	10,100
Hamblen Co Tenn road 1939 5s.....	21,714	20,000	20,400
Jefferson Co Tenn road 1939 5s.....	21,369	20,000	20,400
Marion Co Tenn road 1929 4s.....	25,000	25,000	23,750
Montgomery Co Tenn hwy fund 1935 4½s.	2,595	2,500	2,425
Montgomery Co Tenn hwy fund 1935 4½s.	39,390	37,500	36,375
Chambers Co Tex court hse & jail 1951 5s..	20,292	20,000	20,000
Erath Co Tex jail 1945 5s.....	30,000	30,000	30,000
Jefferson Co Tex road 1944 5s.....	26,250	25,000	25,000
Jones Co Tex court house 1949 5s.....	10,167	10,000	10,000
Orange Co Tex special road 1952 5s.....	20,472	20,000	20,000
Tarrant Co Tex road & bridge 1952 5s.....	25,000	25,000	25,000
Taylor Co Tex court house 1953 5s.....	10,000	10,000	10,000
Emery Co Utah bridge 1930 5s.....	10,185	10,000	10,100
Lee Co Va road imp 1929-37 5½s.....	26,490	25,000	26,750
Mecklenburg Co Va road imp 1944 5s.....	5,269	5,000	5,100
Mecklenburg Co Va road imp 1934-40 5s....	21,237	20,000	20,400
Tazewell Co Va road & bridge 1941-42 5s...	10,452	10,000	10,200
Wise Co Va road 1943 5s.....	20,608	20,000	20,400
Jefferson Co Wash rfdg 1926-31 5½s.....	5,522	5,000	5,200
Door Co Wis jail 1920-27 5s.....	16,783	16,000	16,640
Birmingham Ala public imp 1920 5s.....	10,218	10,000	10,100
Enterprise Ala school 1926 5s.....	15,286	15,000	15,000
Gadsden Ala water works 1941 5s.....	10,000	10,000	10,000
Montgomery Ala school 1944 4½s.....	5,173	5,000	4,800
Selma Ala water works 1927 5s.....	10,168	10,000	10,000
Maricopa Co Ariz school 1933 5s.....	10,299	10,000	10,300
Carlsle Ark school 1927-38 6s.....	5,394	5,000	5,200
Chicot Co Ark levee 1938 6s.....	27,210	25,000	26,250
Fort Smith Ark sewer 1925-20 5s.....	15,495	15,000	15,000
Midland Ark school 1917-31 6s.....	12,023	11,250	11,700
St Francis levee dist Ark rfdg 1959 5s.....	9,868	10,000	9,300
St Francis Co Ark levee dist 1947 6s.....	16,838	15,000	15,450
Warren Ark school 1926-30 6s.....	16,168	15,000	15,600
Berkeley Cal school 1922-23 4½s.....	5,206	5,000	4,950
Los Angeles Cal water works 1922-25 4¾s..	25,307	25,000	23,250
Mill Valley Cal imp 1929-43 5s.....	10,077	9,375	9,844
Santa Ana Cal water works 1928-45 5s.....	50,583	45,000	46,800
Santa Barbara Cal water works 1922-41 4½s.	10,244	10,000	9,700
Boulder Colo water works 1921 4½s.....	10,138	10,000	9,800
Boulder Colo water works 1926 5s.....	5,150	5,000	5,100
Grand Junction Colo water works 1923 6s...	21,596	20,000	20,800
Lamar Colo water works 1924 6s.....	26,779	25,000	26,500
Pueblo Colo bridge 1918 5s.....	5,160	5,000	5,000
Pueblo Colo water works 1931 4½s.....	14,870	15,000	14,550
Arcadia Fla water works 1941 5s.....	20,585	20,000	20,400
Clearwater Fla park dock paving 1942 5s...	10,000	10,000	10,000
Fort Meyers Fla sewer 1931 5s.....	14,119	14,000	14,000
Gainesville Fla water works 1937-47 5s.....	26,084	25,000	25,000
Key West Fla rfdg 1942 5s.....	22,629	22,000	22,000
Lakeland Fla imp 1951 5s.....	10,000	10,000	10,000
Orlando Fla rfdg 1933 5s.....	6,924	6,500	6,500
St Petersburg Fla public imp 1940 6s.....	28,912	25,000	26,250
Tallahassee Fla wtr elec & gas 1960 5s.....	10,283	10,000	10,000
Tampa Fla bridge 1961 5s.....	22,253	21,000	21,000
Tampa Fla imp 1921 6s.....	4,809	4,000	4,240
Albany Ga imp 1941 5s.....	10,754	10,000	10,200
Bainbridge Ga sewer 1933-37 5s.....	10,342	10,000	10,200
Cartersville Ga sch elec lt & w w 1942 5s..	10,614	10,000	10,300
Conyers Ga water wks & sewer 1934-43 5s..	20,690	20,000	20,000
Cornelia Ga sewer & water 1943 5s.....	20,000	20,000	20,000
Griffin Ga light sewer & water 1928-30 5s...	16,290	15,000	15,450
Hawkinsville Ga auditrm & city hall 1936 5s.	12,728	12,000	12,240
Jesup Ga water works 1917-36 5s.....	9,000	9,000	9,090
Monroe Ga electric light 1935 5s.....	6,862	6,000	6,000

	Book value	Par value	Market value
Monroe Ga water works 1935 5s.....	\$7,422	\$7,000	\$7,000
Rochelle Ga electric light and water works 1933 and 1943 5s.....	10,000	10,000	10,000
Vidalia Ga imp 1943 5s.....	25,000	25,000	25,000
Boise City Idaho school 1925 5s.....	25,212	25,000	25,000
Caldwell Idaho water 1930 6s.....	15,700	15,000	15,450
Pocatello Idaho sewer 1931 5s.....	15,249	15,000	15,000
Twin Falls Idaho sewer 1926 6s.....	20,403	20,000	20,200
Salmon Idaho water works 1932 6s.....	15,909	15,000	15,150
Sandpoint Idaho funding 1932 5 1/2 s.....	25,589	25,000	25,500
Welser Idaho water works 1932 5 1/2 s.....	10,842	10,000	10,200
Brookfield Ill public imp 1916 5s.....	8,579	8,500	8,570
Champaign Ill school 1927-29 4 1/2 s.....	9,195	9,000	9,000
Cook Co Ill school 1914-16-26 4 1/2 s.....	85,285	85,000	35,000
East St Louis Ill funding 1928 4 1/2 s.....	23,097	22,000	21,780
Evanston Ill school 1922-25 4s.....	5,417	5,500	5,225
Henry & Bureau Co Illinois Green river drain dist 1914 4 3/4 s.....	10,037	10,000	10,000
Jasper Co Ill school 1914-20 5s.....	7,072	7,000	7,070
Jersey & Greene Co's Ill Nutwood drain and levee dist 1931 6s.....	10,977	10,000	10,400
Johnston City Ill fdg & imp 1919 4 1/2 s.....	10,000	10,000	9,800
Mercer Co Ill Keithsburg dr dist 1922-26 6s.....	25,735	25,000	25,500
Moline Ill water works 1931 4 1/2 s.....	10,291	10,000	10,000
Momence Ill funding 1917 5s.....	15,346	15,000	15,150
Peoria Ill funding school 1918 4s.....	4,986	5,000	4,950
Peoria Co Ill Pekin & LaMarsh drain 1922 6s.....	26,488	25,000	25,750
Saline & Hamilton Cos Rector special drain dist 1920-25 6s.....	10,478	10,000	10,000
Schuyler Co Ill Big Lake drain & levee dist 1921-25 6s.....	21,237	20,000	20,800
Tazewell Co Ill Spring Lake drain & levee dist 1927-28 6s.....	27,013	25,000	23,250
Urbana Ill funding 1923-28 4 1/4 s.....	4,086	4,000	3,960
Vandalia Ill water & light 1914-19 6s.....	5,663	5,500	5,610
Watseka Ill school 1923-25 4 1/2 s.....	5,178	5,000	5,000
Chariton Ia water works 1921-26 5s.....	15,813	15,000	15,600
Clarion Ia school 1923 5s.....	10,286	10,000	10,200
Griswold Ia school 1921 4 1/2 s.....	13,500	13,500	13,500
Hancock Co Ia drainage 1926 5 1/2 s.....	10,410	10,000	10,500
Humeston Ia school 1914 4 1/2 s.....	1,000	1,000	1,000
Leon Ia water works 1931 4 1/2 s.....	12,885	13,000	12,870
West Branch Ia water works 1914-27.....	12,942	12,500	12,875
Woodbine Ia school 1919 4 1/2 s.....	16,120	16,000	16,000
Arkansas City Kans refunding 1922 4 1/2 s...	15,045	15,000	14,700
Cherryvale Kans funding 1925 5s.....	10,357	10,000	10,100
Cherryvale Kans water 1931 5 1/2 s.....	5,337	5,000	5,200
Coffeyville Kans electric light 1924 5 1/2 s....	5,408	5,000	5,200
Coffeyville Kans int imp 1914-15 6s.....	10,070	10,000	10,100
Coldwater Kans wtr wks & elec lt 1931 6s..	10,523	10,000	10,500
Concordia Kans ref water works 1927 5s...	21,031	20,000	20,400
Dodge City Kans water works 1940 5s.....	10,306	10,000	10,200
Hutchinson Kans int imp 1914 5s.....	2,000	2,000	2,000
Independence Kans imp 1914-15 5s.....	5,009	5,000	5,000
Independence Kans imp 1914 5s.....	2,500	2,500	2,500
Independence Kans imp 1914 5s.....	500	500	500
Newton Kans ref water works 1937 5s.....	20,693	20,000	20,200
Olathe Kans int imp 1914-16 5 1/2 s.....	6,050	6,000	6,060
Topeka Kans sewer 1914 5s.....	7,000	7,000	7,000
Wichita Kans int imp ser V 1914-16 4s....	8,991	9,000	8,910
Wichita Kans school ser B 1931 5s.....	10,839	10,000	10,300
Franklin Ky school 1938 5s.....	10,339	10,000	10,200
Harrodsburg Ky water works 1928 6s.....	7,334	7,000	7,350
Pineville Ky school 1932 5 1/2 s.....	15,878	15,000	15,450
Avoyelles Co La Red & Bayou Des Glaizes levee & drainage dist 1954 5s.....	25,890	25,000	25,000
Crowley La school sewer & water works 1937-40 5s.....	10,657	10,000	10,200
Lake Charles La street paving 1944-45 5s..	10,882	10,000	10,200
New Orleans La court house 1955 5s.....	27,945	25,000	26,000
New Orleans La public imp 1924 5s.....	10,000	10,000	10,000
Battle Creek Mich paving 1925 4 1/2 s.....	10,882	10,000	10,000
Battle Creek Mich water 1916-17 5s.....	5,086	5,000	5,100
Belding Mich water 1935 4s.....	9,852	10,000	9,400
Bessemer Mich public school 1917-21 5s....	13,134	13,000	13,000
Cadillac Mich school bldg 1924-25 5s.....	10,431	10,000	10,300
Charlevoix Mich electric light 1926 4 1/2 s....	16,520	16,000	16,000
Cheboygan Mich street imp 1920-22 5s.....	12,516	12,000	12,360

	Book value	Par value	Market value
Corunna Mich water works 1933 4½s.....	\$10,582	\$10,000	\$10,000
Delray Mich sewer 1933 5s.....	5,579	5,000	5,300
Detroit Mich water 1933 3½s.....	25,306	25,000	22,750
Ecorse Mich school 1926 5s.....	10,848	10,000	10,200
Fairview Mich sewer 1935 4½s.....	21,261	20,000	20,800
Fairview Mich water 1935 4½s.....	10,174	10,000	10,400
Grand Haven Mich sewer 1917 5s.....	10,180	10,000	10,000
Grosse Point Mich highway imp 1931 4s...	5,822	5,000	4,850
Grosse Point & Gratiot Twp Mich school 1927-36 4½s	10,838	10,000	9,900
Hamtramck Mich sewer 1936 5s.....	22,476	20,000	22,200
Hillsdale Mich water 1918-22 4s.....	7,500	7,500	7,275
Manistique Mich sewer & water 1919-23 5s..	18,787	18,000	18,540
Mendon Twp Mich school 1919-20 4½s....	8,217	8,150	8,150
Midland Mich school 1924 4¼s.....	10,187	10,000	9,600
Mt Pleasant Mich water works 1918-27 4s..	10,000	10,000	9,700
Reading Mich school 1917-23 5s.....	10,345	10,000	10,100
River Rouge Mich water 1934 4½s.....	6,360	6,000	6,000
River Rouge Mich water 1938 5s.....	8,891	8,000	8,580
Royalton Mich highway 1917-21 4½s.....	10,095	10,000	9,800
Sandusky Mich electric light 1940 5s.....	10,728	10,000	10,400
Springwells Mich highway imp 1928 5s.....	21,701	20,000	20,800
St Clair Mich ref water works 1929 4½s....	7,285	7,000	6,650
St Clair Hgts Mich water works 1935 5s....	22,475	20,000	20,800
St Joseph Mich viaduct 1927 4½s.....	4,479	4,500	4,545
West Bay City Mich water 1929 4s.....	10,125	10,000	9,800
West Branch Mich water 1938 5s.....	10,845	10,000	10,500
Woodmere Mich water 1931 3½s.....	4,867	5,000	4,550
Biwabik Minn school 1917-21 5s.....	14,141	14,000	14,000
Fergus Falls Minn ref ind school 1920 4½s..	11,247	11,000	11,000
Itasca Co Minn school 1926-27 6s.....	10,665	10,000	10,500
Minneapolis Minn water 1932 3½s.....	5,142	5,000	4,500
Ackermann Miss water 1932 6s.....	2,135	2,000	2,000
Ackerman Miss water wks & elec lt 1929 6s..	12,595	12,000	12,000
Bolivar Co Miss Bogue Hasty dr 1927-29 6s..	10,660	10,000	10,400
Bolivar Co Miss No drain dist agri san imp 1928-30 6s	4,284	4,125	4,290
Greenville Miss ref 1928 6s.....	9,284	8,500	9,350
Greenville Miss ref 1927 5s.....	15,271	15,000	15,300
Greenwood Miss el light sew & wat 1924 5s..	10,511	10,000	10,100
Hattiesburg Miss gen imp 1927 5s.....	26,213	25,000	25,000
Jackson Co Miss road 1922-32 6s.....	15,959	15,000	15,450
Jackson Miss water 1928 6s.....	21,750	20,000	21,800
Laurel Miss school 1928 5s.....	20,457	20,000	20,200
Lincoln Co Miss road 1937 5½s.....	19,302	17,000	17,850
Magnolia Miss school 1928 6s.....	10,801	10,000	10,600
Meridian Miss street imp 1935 4½s.....	26,438	25,000	23,250
Neshoba Co Miss road 1934-38 5½s.....	10,315	10,000	10,300
Tupelo Miss ref elec light 1914-25 5s.....	14,696	14,200	14,200
Tupelo Miss paving 1932 5s.....	20,587	20,000	20,000
Vicksburg Miss funding 1926 4½s.....	10,201	10,000	9,800
Water Valley Miss school 1927 5s.....	10,164	10,000	10,100
Carthage Mo water 1928 5s.....	15,499	15,000	15,300
Dunklin Co Mo drainage 1915-16 6s.....	5,057	5,000	5,050
Mississippi Co Mo drainage 1925 6s.....	10,771	10,000	10,400
Richmond Mo sewer 1924-32 5s.....	8,159	8,000	8,240
Scott Co Mo levee 1916-30 6s.....	21,117	20,000	20,600
Shelbyville Mo school 1914-26 5s.....	7,800	7,800	7,800
Slater Mo water & elec light 1930 5s.....	5,075	5,000	5,050
Stoddard Co Mo drainage 1915-17 6s.....	5,088	5,000	5,050
Billings Mont school 1925 4½s.....	25,103	25,000	24,250
Cascade Co Mont school 1932 5s.....	10,469	10,000	10,200
Glendive Mont school 1925 5s.....	11,575	11,500	11,500
Lewis & Clark Co Mont school 1914 4½s....	5,000	5,000	5,000
Livingston Mont sewer 1927 6s.....	11,793	11,400	11,742
Missoula Mont funding 1924 4½s.....	5,000	5,000	4,850
Beatrice Neb school 1938 5s.....	10,267	10,000	10,000
Columbus Neb school 1932 5s.....	10,340	10,000	10,200
Grand Island Neb school 1926 4½s.....	20,114	20,000	19,400
Hastings Neb school 1924 4½s.....	20,000	20,000	19,600
Norfolk Neb sewer 1936 4s.....	20,000	20,000	18,000
So Omaha Neb street imp 1931 5½s.....	15,482	15,000	15,750
Superior Neb school 1927 5s.....	20,808	20,000	20,000
Wayne Neb school 1928 5s.....	26,824	25,000	25,250
York Neb paving 1927 5s.....	5,052	5,000	5,000
Reno Nev school 1917-22 5s.....	18,283	18,000	18,000
Reno Nev street imp & sewer 1934 5s.....	14,678	14,000	14,000
Bayonne N J school 1933 4½s.....	25,819	25,000	25,500

	Book value	Par value	Market value
Edgewater N J school 1939-41 5s.....	\$10,842	\$10,000	\$10,400
Hasbrouck Hgts N J school 1932-35 4½s...	20,938	20,000	20,000
Albuquerque N M school 1934 4½s.....	10,082	10,000	9,800
Albuquerque N M school 1943 5s.....	15,451	15,000	15,450
Alfred N Y school 1914-28 5s.....	10,859	10,500	10,710
Brutus N Y school 1915-28 5s.....	20,792	20,000	20,400
Deerpark N Y school 1932-39 4½s.....	20,811	20,000	20,000
Hornellsville N Y school 1914-28 4s.....	25,000	25,000	24,500
.....	10,156	10,000	10,000
.....	9,039	9,000	8,910
.....	1,003	1,000	1,000
.....	25,801	25,000	25,250
.....	19,973	19,500	18,915
.....	16,872	16,000	16,800
.....	26,258	25,000	25,500
.....	7,443	7,000	7,480
.....	20,000	20,000	20,400
.....	11,464	10,000	10,900
.....	10,417	10,000	10,500
.....	21,056	20,000	20,800
.....	15,600	15,000	15,800
.....	9,872	8,000	8,720
.....	24,409	23,500	23,500
Fayetteville N C municipal 1935 5s.....	10,724	10,000	10,200
Fayetteville N C street paving 1920 5s.....	5,081	5,000	5,050
Fayetteville N C wat wks & filter 1941 5s..	10,657	10,000	10,200
Greensboro N C funding 1938 5s.....	10,841	10,000	10,200
Greenville N C elec lt & wat wks 1933 5s..	5,212	5,000	5,100
Greenville N C nor sch & gen imp 1937 5s..	15,918	15,000	15,450
Hendersonville N C ref water 1938 6s.....	22,419	20,000	21,400
Hickory N C imp 1934 5s.....	10,551	10,000	10,000
Kings Mountain N C light sew wat 1938 6s..	11,276	10,000	10,800
Laurinburg N C school 1939 5s.....	14,490	14,000	14,000
Lenoir N C sewer & water 1938 6s.....	22,438	20,000	21,400
Lexington N C ref & imp 1948 5s.....	10,000	10,000	10,100
Marion N C funding 1924 6s.....	16,263	15,000	15,900
Monroe N C funding 1915-30 6s.....	7,336	7,000	7,280
New Bern N C funding 1932 5s.....	20,357	20,000	20,400
Newton N C imp 1937 5s.....	10,085	10,000	10,000
Red Springs N C school 1943 6s.....	16,517	15,000	16,500
Salem N C water 1936 5s.....	11,401	11,000	11,550
Salisbury N C public imp 1930 5s.....	10,716	10,000	10,100
Shelby N C sewer & water 1938 5s.....	26,206	25,000	25,000
Spring Hope N C electric light 1926 6s....	10,600	10,000	10,400
Statesville N C funding 1938 5s.....	20,641	20,000	20,400
Troy N C school 1943 6s.....	27,707	25,000	26,000
Valleytown N C road 1941 6s.....	11,485	10,000	10,900
Wadesboro N C elec light & water 1925 5s..	8,312	8,000	8,000
Waynesville N C school imp 1942 5s.....	10,293	10,000	10,000
Waynesville N C water 1938 5s.....	10,381	10,000	10,000
Wilson Twp N C good roads 1938 5s.....	26,353	25,000	25,500
Akron Ohio school 1936 4½s.....	5,000	5,000	5,100
Elyria Ohio water works ser A 1914 4s....	2,000	2,000	2,000
Montpelier Ohio elec light water 1928 4½s..	10,279	10,000	10,500
No Baltimore Ohio school 1928-30 5s.....	5,278	5,000	5,400
Altus Okla funding 1937 6s.....	27,196	25,000	26,250
Blackwell Okla public imp 1929 6s.....	15,694	15,000	15,800
Checotah Okla sewer 1935 6s.....	8,850	8,000	8,480
Chickasha Okla water 1934 5s.....	26,180	25,000	25,000
Comanche Co Okla school 1937 6s.....	5,874	5,000	5,350
Cordell Okla school 1928 6s.....	27,303	25,000	26,250
Duncan Okla water 1929 5s.....	15,287	15,000	15,000
Enid Okla refunding 1919-28 6s.....	26,675	24,000	24,960
Holdenville Okla sanitary sewer 1934 5s....	10,285	10,000	9,800
Jefferson Co Okla school 1929 6s.....	14,629	13,500	14,445
Lawton Okla school 1929 5s.....	15,866	15,000	15,000
McAlester Okla funding 1937 6s.....	11,292	10,000	10,800
Medford Okla electric light 1935 6s.....	11,444	10,000	10,600
Norman Okla sewer 1932 6s.....	10,794	10,000	10,600
Norman Okla water 1933 6s.....	10,798	10,000	10,600
Oklahoma City Okla school 1928 5s.....	10,455	10,000	10,300
Oklahoma City Okla school 1929 6s.....	11,769	10,000	10,700
Okmulgee Okla water 1935 6s.....	11,056	10,000	10,800
Pawhuska Okla water 1936 6s.....	27,353	25,000	26,500
Perry Okla funding 1937 6s.....	5,530	5,000	5,400
Purcell Okla school 1929 5s.....	15,989	15,000	15,000
Purcell Okla water 1937 5s.....	10,000	10,000	10,000
Sallisaw Okla water 1937 6s.....	27,544	25,000	25,750

	Book value	Par value	Market value
Sapulpa Okla water 1929 6s.....	\$11,014	\$10,000	\$10,400
Shawnee Okla Bd of Educ fund 1936 5½s..	26,609	25,000	25,000
Woodward Okla sewer 1935 6s.....	15,850	15,000	16,200
Astoria Ore refunding 1931 5s.....	5,206	5,000	5,050
Astoria Ore water 1932 5s.....	10,427	10,000	10,200
Bend Ore sewer 1932 6s.....	16,748	15,000	15,900
Eugene Ore refunding 1920 5s.....	25,050	25,000	25,000
Lebanon Ore sewer ser A 1931 6s.....	26,747	25,000	25,750
Medford Ore bridge 1932 5s.....	7,124	7,000	7,140
Medford Ore water 1936-37 5s.....	19,703	18,000	18,360
Redmond Ore water 1930-31 7s.....	5,522	5,000	5,550
Springfield Ore imp 1930 6s.....	16,537	15,000	15,750
Beaver Pa school 1925-35 4½s.....	20,612	20,000	20,000
Charleroi Pa funding 1928-32 4½s.....	10,514	10,000	10,200
Dunmore Pa school 1922 4s.....	5,074	5,000	4,850
Middleton Pa school 1930-40 4½s.....	26,364	25,000	26,000
Philadelphia Pa loan 1943 4s.....	25,000	25,000	25,000
South Sharon Pa school 1937 4½s.....	26,721	25,000	25,500
Trafford Pa school 1930-39 4½s.....	10,563	10,000	10,200
Montreal Que city loan 1939 3½s.....	5,012	5,000	4,200
Easley S C school 1929 5s.....	5,254	5,000	4,950
Kingstree S C school 1927 6s.....	10,228	10,000	10,200
Laurens S C school 1937 5s.....	10,460	10,000	10,200
Marlboro Co S C school 1930-31 5s.....	20,581	20,000	20,000
Mullins S C school 1925 6s.....	4,370	4,000	4,240
Timonsville S C water 1950 5s.....	10,042	10,000	10,000
Aberdeen S D sewer 1926 4½s.....	20,578	20,000	19,600
Clay & Yankton Cos S D Clay Creek Ditch drainage 1920 6s.....	10,147	10,000	10,000
Sioux Falls S D refunding 1915-30 5s.....	7,830	7,500	7,575
Sioux Falls S D water 1923 5s.....	7,734	7,500	7,575
Watertown S D school 1917-29 4½s.....	25,662	25,000	24,500
Binghamton Tenn school 1941 5½s.....	16,369	15,000	15,900
Chattanooga Tenn public imp 1937 4½s....	25,820	25,000	25,000
Covington Tenn sewer 1918-38 6s.....	16,402	15,000	15,750
Dayton Tenn school 1927 5s.....	12,511	12,000	12,000
Dickson Tenn school 1943 5s.....	10,000	10,000	10,200
Dyersburg Tenn school 1933 5s.....	24,525	25,000	25,000
Jellico Tenn water & sewer 1941 5½s.....	5,274	5,000	5,300
Jackson Tenn ref railroad 1929 5s.....	26,547	25,000	25,250
Knoxville Tenn public imp 1921 5s.....	5,262	5,000	5,100
Knoxville Tenn funding & imp 1937 4½s....	20,862	20,000	19,400
Lenoir City Tenn school 1938 6s.....	5,578	5,000	5,250
Lenoir City Tenn street imp 1938 6s.....	11,124	10,000	10,500
Memphis Tenn sinking fund park 1926 4s...	7,105	7,000	6,580
Morristown Tenn city imp 1933 5s.....	9,941	10,000	9,900
Murfreesboro Tenn school 1935 5s.....	10,241	10,000	10,000
Nashville Tenn street ser B 1927 4s.....	25,177	25,000	23,250
Springfield Tenn elec light water 1924 5s...	8,092	8,000	8,000
Austin Tex school 1950 5s.....	10,667	10,000	10,200
Belton Tex pub street imp 1953 5s.....	14,764	15,000	15,150
Brazoria Co Tex drainage 1948 5s.....	10,000	10,000	9,800
Brownwood Tex school 1949 5s.....	10,388	10,000	10,000
Burleson Co Tex imp 1949 5s.....	25,000	25,000	25,000
Center Tex school 1952 5s.....	8,602	8,500	8,585
Cleburne Tex water 1952 5s.....	10,340	10,000	10,200
Commerce Tex water 1937 4½s.....	11,040	11,000	10,560
Dawson Tex school 1949 5s.....	12,229	12,000	12,120
Denton Co Tex road 1951 5s.....	25,360	25,000	25,000
Eagle Pass Tex school 1947 5s.....	10,907	10,000	10,000
Elgin Tex water 1949 5s.....	10,481	10,000	10,000
Ellis Co Tex road 1950 5s.....	10,000	10,000	10,000
El Paso Tex school 1947 5s.....	15,405	15,000	15,150
Forth Worth Tex water 1922 6s.....	10,775	10,000	10,500
Galveston Co Tex drainage 1917-30 5s.....	14,905	15,000	14,700
Greenville Tex school 1946 4¾s.....	10,439	10,000	10,000
Greenville Tex ref water 1936 4¾s.....	9,707	9,500	9,500
Houston Tex imp 1944 5s.....	28,385	25,000	25,500
Houston Co Tex road 1951 5s.....	5,000	5,000	5,000
Jefferson Co Tex Beaumont Nav D 1949 5s.	13,000	13,000	13,000
Longview Tex school 1952 5s.....	19,650	19,000	19,000
Marlin Tex street imp 1951 5s.....	10,156	10,000	10,000
Matagorda Co Tex drainage 1934-36 5s....	9,680	10,000	9,700
Maypearl Tex school 1924-43 5s.....	10,360	10,000	10,000
Memphis Tex sewer 1950 6s.....	10,754	10,000	10,600
Nacogdoches Tex elec light 1952 5s.....	20,000	20,000	20,000
Palestine Tex school 1946 4½s.....	20,600	20,000	19,000
Port Arthur Tex school 1951 5s.....	10,500	10,000	10,100
Port Arthur Tex school 1952 5s.....	10,230	10,000	10,200
Port Arthur Tex street imp 1951 5s.....	10,028	10,000	10,000
Red Oak Tex school 1914-48 5s.....	15,411	15,000	15,000

	Book value	Par value	Market value
San Angelo Tex school 1945 5s.....	\$10,463	\$10,000	\$10,100
San Angelo Tex school 1948 5s.....	10,371	10,000	10,100
Stamford Tex school 1952 5s.....	25,858	25,000	25,000
Taylor Co Tex road 1950 5s.....	20,889	20,000	20,200
Taylor Tex street 1948 5s.....	20,615	20,000	20,200
Tyler Tex funding 1926 6s.....	20,968	19,000	20,330
Victoria Co Tex road 1952 5s.....	25,838	25,000	25,000
Waco Tex school & water 1934 5s.....	28,465	26,000	26,780
Waxahachie Tex water 1925-44 5s.....	10,285	10,000	10,000
Williamson Co Tex road 1951 5s.....	10,000	10,000	10,200
Cache Co Utah school 1931 4½s.....	10,000	10,000	9,700
Salt Lake City Utah school 1930 4s.....	14,495	15,000	13,950
Sevier Co Utah school 1933 5s.....	10,304	10,000	10,000
Barton Hgts Va water sewer imp 1941 6s..	10,894	10,000	10,700
Barton Hgts Va water sewer imp 1942 6s..	10,894	10,000	10,700
Big Stone Gap Va imp 1930 5s.....	5,275	5,000	4,700
Bristol Va water 1940 5s.....	10,427	10,000	10,300
Christiansburg Va water 1941 5s.....	15,000	15,000	15,000
Clifton Forge Va sewer street and sidewalk 1925 5s	526	500	505
Clifton Forge Va sewer street and sidewalk 1937 5s	20,851	20,000	20,200
Highland Park Va gen imp 1940 5½s.....	21,919	20,000	20,600
Martinsville Va elec light 1939 5s.....	18,153	17,000	17,000
Newport News Va harbor 1953 4½s.....	20,000	20,000	19,800
Newport News Va street 1948 4½s.....	5,218	5,000	4,900
Norfolk Co Va school 1932 5s.....	5,270	5,000	5,100
Pocahontas Va funding imp 1939 5½s.....	10,651	10,000	10,500
Pulaski Va water 1939 5s.....	16,020	15,000	14,700
Radford Va gen imp school 1940 5s.....	10,429	10,000	10,200
Radford Va school 1940 5s.....	5,000	5,000	5,100
Roanoke Va refunding 1936 4½s.....	21,008	20,000	19,400
Suffolk Va street 1936 4½s.....	20,770	20,000	19,400
Wise Co Va school 1943 5½s.....	5,360	5,000	5,100
Ballard Wash funding 1925 4½s.....	25,619	25,000	24,000
Chelan Co Wash school 1931 5s.....	10,552	10,000	10,000
Everett Wash funding 1931 5s.....	32,349	31,000	31,310
Grandview Wash water 1932 6s.....	5,323	5,000	5,300
Granger Wash water 1932 6s.....	10,554	10,000	10,600
Kent Wash rfdg water & light 1927-32 5s..	10,326	10,000	9,900
North Yakima Wash sewer 1926 4s.....	24,684	25,000	23,000
Fort Townsend Wash rfdg 1931 5½s.....	25,962	25,000	25,500
Seattle Wash park 1930 4½s.....	10,320	10,000	9,600
Spokane Co Wash school 1928 4½s.....	10,496	10,000	9,700
Tacoma Wash school 1925 4¼s.....	25,470	25,000	24,500
Walla Walla Wash city hall 1928 5s.....	20,721	20,000	20,000
Walla Walla Wash school 1921 5½s.....	15,596	15,000	15,150
Wenatchee Wash gen munic fdg 1932 5s....	9,500	9,500	9,500
Charleston W Va school 1942 4½s.....	26,660	25,000	23,500
Clarksburg W Va school 1941 5s.....	20,579	20,000	20,400
Huntington W Va fdg & imp 4th ser 1937 5s.	10,575	10,000	10,800
McDowell Co W Va Brown's creek school 1943 5s	25,907	25,000	25,500
Morgantown W Va school 1924-36 5s.....	16,907	16,000	16,320
Princeton W Va sewer 1944 6s.....	5,246	5,000	5,300
Roncevert W Va pav sew & water 1941 6s..	5,818	5,000	5,350
Williamson W Va street & imp 1945 5½s...	16,493	16,000	16,480
Ashland Wisc rfdg 1920-21 4½s.....	10,160	10,000	9,900
Kewaunee Wisc elec light 1920-28 5s.....	9,070	8,500	8,670
Marshfield Wisc sewer 1915-17 5s.....	8,050	8,000	8,060
Merrill Wisc street imp 1923-27 4½s.....	15,605	15,000	15,000
Rhineland Wisc high school 1921-22 5s..	10,456	10,000	10,300
West Allis Wisc water 1914-23 5s.....	27,862	27,000	27,270
West Bend Wisc water 1918-26 5s.....	12,365	12,000	12,360
Wood & Jackson Co's Wisc Remington drain dist 1926-27 6s.....	10,670	10,000	10,000
Basin Wyoming water 1940 6s.....	5,298	5,000	5,200
Douglas Wyoming water 1938 5½s.....	25,611	25,000	25,500
Lander Wyoming water 1940 5s.....	15,427	15,000	14,850
Totals	<u>\$6,921,668</u>	<u>\$6,627,048</u>	<u>\$6,702,759</u>

LADIES OF THE MODERN MACCABEES

PORT HURON, MICH.

[Commenced business May 21, 1890]

Mrs. FRANCES E. BURNS, President

Miss EMMA E. BOWER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Certificate fees	\$506 00	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	18,026 26	
All other assessments or premiums.....	496,376 88	
Dues and per capita tax.....	46,273 60	
Medical examiners' fees.....	749 75	
Other payments by members.....	164 75	
Total	\$562,097 24	
Deduct payments returned to applicants and members	549 65	
Net amount received from members.....		\$561,547 59
Interest on:		
Bonds	\$23,173 73	
Other sources	10,129 93	
		33,303 66
Sale of lodge supplies.....		2,256 10
Official publication		199 53
Miscellaneous		1,630 31
Gross increase, by adjustment, in book value of ledger assets, vis.:		
Bonds		37 50
Total Income		\$598,974 69
Ledger Assets December 31, 1912		752,959 63
Total		\$1,351,934 32

DISBURSEMENTS

Death claims	\$287,593 42	
Permanent disability claims.....	11,740 82	
Old age benefits.....	52,812 01	
Other benefits	500 00	
Total benefits paid.....		\$352,646 25
Commissions, expense and fees to deputies or organizers.....		8,310 29
Salaries of deputies and organizers.....		23,799 91
Salaries and other compensation of officers and trustees.....		10,531 69
Salaries and other compensation of committees.....		300 00
Salaries and other compensation of office employees.....		20,043 85

Medical examiners' fees and salaries.....	\$2,554 00
Traveling and other expenses of officers, trustees and committees	4,182 60
Insurance department fees.....	379 56
Rent	1,446 00
Advertising, printing and stationery.....	2,224 04
Postage, express, telegraph and telephone.....	3,638 74
Lodge supplies	2,138 30
Official publication	4,903 04
Legal expenses	2,525 27
Furniture and fixtures.....	1,466 02
Miscellaneous	3,234 92
Cash prize claims.....	2,382 23
<i>Gross decrease, by adjustment, in book value of ledger assets, viz.:</i>	
Bonds	2,048 55
Total Disbursements	\$448,755 31
Balance	\$903,179 01

LEDGER ASSETS

Book value of bonds.....	\$529,100 00
Deposited in trust companies and banks <i>on interest</i>	374,079 01
Total	\$903,179 01

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$5,853 89
Other assets	3,078 59
Total	8,932 48
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	42,388 96
Per capita tax actually collected by subordinate lodges not yet turned over to supreme lodge, life benefit membership, \$19,250; social members, \$4,500.....	23,750 00
Special and contingent funds in hands of officers.....	4,950 86
Gross Assets	\$983,201 31

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	222 50
Total Admitted Assets	\$982,978 81

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$4,905 57
Resisted	4,500 00
Reported, not yet adjusted.....	39,542 21
Total	\$48,947 78
Salaries and miscellaneous accounts.....	7,500 00
Advance assessments	127 77
Total Liabilities	\$56,575 55

EXHIBIT OF FUNDS

	Life benefit	Surplus	Old age	Bed fund
Balance on hand December 31, 1912.....	\$187,376 11	\$354,954 91	\$106,480 97	\$5,322 22
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	18,026 26	.....	.....	.....
Other assessments.....	495,961 48	.....	.....	.....
Interest and dividends.....	8,889 29	16,443 82	4,419 64	202 59
Other income.....	25 00	12 50	.....	111 48
Totals.....	\$710,278 14	\$371,410 73	\$110,900 61	\$5,636 29
<i>Disbursements:</i>				
Death claims.....	\$287,593 42	.....	.....	.....
Disability claims.....	11,740 82	.....	.....	.....
Other benefits.....	500 00	.....	\$52,812 01	.....
Other expenditures.....	1,054 25	\$130 00	864 30	\$191 45
Totals.....	\$300,868 49	\$130 00	\$53,676 31	\$191 45
Balance before transfers.....	\$409,389 65	\$371,280 73	\$57,224 30	\$5,444 84
Increase by transfers.....	6,713 20	102,343 09	107,700 00	.....
Balance.....	\$416,102 85	\$473,623 82	\$164,924 30	\$5,444 84
Decrease by transfers.....	219,573 44	.....	6,618 70	.....
Balance on hand December 31, 1913.....	\$196,529 41	\$473,623 82	\$158,306 60	\$5,444 84
	Flood fund	Suffrage fund	General fund	Total
Balance on hand December 31, 1912.....	.....	\$28 68	\$98,796 74	\$752,959 63
<i>Income:</i>				
Certificate.....	.....	.....	506 00	506 00
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	.....	.....	.....	18,026 26
Other assessments.....	.....	.....	.....	495,961 48
Dues and per capita tax.....	.....	.....	46,139 35	46,139 35
Interest and dividends.....	.....	30	3,348 52	33,303 66
Other income.....	\$1,017 55	1 00	3,870 41	5,037 94
Totals.....	\$1,017 55	\$29 98	\$152,661 02	\$1,351,934 32
<i>Disbursements:</i>				
Death claims.....	.....	.....	.....	\$287,593 42
Disability claims.....	.....	.....	.....	11,740 82
Other benefits.....	.....	.....	.....	53,312 01
Commissions to deputies, organizers and agents.....	.....	.....	\$8,310 29	8,310 29
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	61,412 05	61,412 05
Insurance department fees.....	.....	.....	379 56	379 56
Rent.....	.....	.....	1,446 00	1,446 00
Official publication.....	.....	.....	4,903 04	4,903 04
Legal expenses.....	.....	.....	2,525 27	2,525 27
Taxes and expenses on real estate.....	.....	.....	1,466 02	1,466 02
Other expenditures.....	\$92 50	.....	13,334 33	15,666 83
Totals.....	\$92 50	.....	\$93,776 56	\$448,755 31
Balance before transfers.....	\$925 05	\$29 98	\$58,884 46	\$903,179 01
Increase by transfers.....	.....	.....	9,584 33	226,340 62
Balance.....	\$925 05	\$29 98	\$68,468 79	\$1,129,519 63
Decrease by transfers.....	118 50	29 98	.....	226,340 62
Balance on hand December 31, 1913.....	\$806 55	.....	\$68,468 79	\$903,179 01

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	38,637	\$29,742,750	.....	.....
Written in 1913.....	4,023	2,587,750	.....	.....
Increased in 1913.....	.....	250	.....	.....
Totals	42,660	\$32,330,750	.....	.....

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated or decreased in 1913.....	3,815	\$2,727,000	.....	.....
Total benefit certificates in force December 31, 1913	38,845	\$29,603,750	.....	.....
Terminated by death in 1913.	378	299,275	.....	.....
Terminated by lapse in 1913.	3,311	2,293,250	.....	.....
Terminated by paid in full in 1913	126	115,000	.....	.....
Decreased in 1913 and paid in disability payments....	.....	19,475	.....	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	51	\$43,291	.....	.....
Incurred in 1913.....	378	299,275	.....	.....
Totals	429	\$342,566	.....	.....
Paid in 1913.....	373	287,593	.....	.....
Balance	56	\$54,973	.....	.....
Liens on certificates .....	.....	9,156	.....	.....
Saved by compromising or scaling down in 1913.....	.....	347	.....	.....
Rejected in 1913.....	1	500	.....	.....
Claims unpaid December 31, 1913	55	44,970	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	11	\$449	.....	.....
Incurred in 1913.....	280	12,890	.....	.....
Totals	291	\$13,339	.....	.....
Paid in 1913.....	257	11,741	.....	.....
Balance	34	\$1,598	.....	.....
Saved by compromising or scaling down in 1913.....	.....	160	.....	.....
Rejected in 1913.....	11	500	.....	.....
Claims unpaid December 31, 1913	23	938	.....	.....

EXHIBIT OF MATERNITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	10	\$500	.....	.....
Paid in 1913.....	10	\$500	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	3	\$1, 520	.....	.....
Incurred in 1913.....	222	102, 125	.....	.....
Totals	225	\$103, 645	.....	.....
Paid in 1913.....	219	52, 813	.....	.....
Balance	6	\$50, 832	.....	.....
Liens on certificates.....	.....	5	.....	.....
Saved by compromising or scaling down in 1913.....	.....	47, 788	.....	.....
Claims unpaid December 31, 1913	6	3, 039	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Aberdeen Co Wash fdg 1927 5½s.....	\$5,000	\$5,000	\$5,250
Ablleen Texas imp 1952 5s.....	10,000	10,000	10,000
Alger Co Mich county road 1921 5s.....	5,000	5,000	5,100
Alleghany Co Pa county road 1936 4s.....	5,000	5,000	4,800
Ann Arbor Mich school 1925 4s.....	5,000	5,000	4,800
Austin Texas cemetery 1930-34 5s.....	10,000	10,000	10,160
Bad Axe Mich munic bldg 1923 5s.....	5,100	5,100	5,100
Baker City Oreg water works 1920 5s.....	5,000	5,000	5,050
Bay City Mich rfdg school 1928 5s.....	5,000	5,000	5,200
Belding Mich water works 1935 4s.....	5,000	5,000	4,700
Bessemer Mich water works 1918 5s.....	5,000	5,000	5,000
Boise Idaho school 1932 5s.....	10,000	10,000	10,100
Charleston W Va bridge 1935 4s.....	4,000	4,000	3,520
Cheyenne Wyo water works 1930 5s.....	5,000	5,000	5,000
Chicago So Park Ill imp 1918 4s.....	5,000	5,000	4,900
Cincinnati Ohio water works 1945 3½s.....	5,000	5,000	4,700
Cleveland Ohio park 1920 4s.....	10,000	10,000	10,200
Cooke Co Tenn road & bridge 1929 5s.....	5,000	5,000	5,050
Columbus Ohio electric light 1933 4s.....	5,000	5,000	5,000
Croswell Mich electric light 1920 4½s.....	5,000	5,000	4,900
Croswell Mich imp 1918 5s.....	5,000	5,000	5,000
Davidson Co Tenn bridge 1937 4½s.....	5,000	5,000	5,000
Des Moines Iowa fdg school 1932 4½s.....	10,000	10,000	10,000
Ford Village Mich public sewer 1937 5s.....	5,000	5,000	5,100
Fort Smith Ark sewer Dist No. 2 1926 5s...	5,000	5,000	5,000
Fort Worth Texas water works 1951 5s.....	5,000	5,000	5,000
Gogebic Co Mich poor house 1914 4s.....	5,000	5,000	5,000
Hancock Mich funding 1927 5s.....	5,000	5,000	5,000
Hancock Co Miss road bridge 1938 6s.....	5,000	5,000	5,450
Harris Co Texas court house 1948 4s.....	5,000	5,000	4,550
Harris Co Texas school 1951 5s.....	5,000	5,000	5,050
Highland Park Mich water works 1927 4½s.	5,000	5,000	5,000
Hillsdale Mich water works 1914-15 4s.....	3,000	3,000	2,985
Holland Mich electric light 1922-28 4s.....	2,000	2,000	1,980
Hood River Oreg water works 1932 5s.....	10,000	10,000	10,200
Houston Texas water works 1946 5s.....	10,000	10,000	10,200
Houston Texas sewer 1938 4½s.....	5,000	5,000	4,800
Houston Co Texas road 1952 5s.....	10,000	10,000	10,000
Jefferson Co Tenn road 1939 5s.....	5,000	5,000	5,100
Joliet Ill refunding 1914 5½s.....	7,000	7,000	7,000

	Book value	Par value	Market value
Kalamazoo Mich fire protection 1925 4s....	\$5,000	\$5,000	\$4,800
Kansas City Kans school 1927 4½s.....	8,000	8,000	8,000
King Co Wash funding 1928 5s.....	5,000	5,000	5,150
La Grande Oreg imp 1914-19 6s.....	5,000	5,000	5,050
Milan Mich water works 1934-36 4½s.....	5,000	5,000	4,900
Milwaukee Wis park & bath 1917-19 4s.....	5,000	5,000	4,982
Minneapolis Minn imp 1918 4s.....	5,000	5,000	4,950
Morgantown W Va school 1923 5s.....	5,000	5,000	5,050
Muskogee Okla school 1937 5s.....	10,000	10,000	10,200
Muskegon Mich refunding 1927 4s.....	5,000	5,000	4,650
New Baltimore Mich water works 1932 4½s.	3,000	3,000	2,820
New York City N Y corp stock 1960 4¼s....	25,000	25,000	25,000
Oklahoma City Okla school 1928 5s.....	5,000	5,000	5,150
Oklahoma City Okla fire station 1935 5s....	10,000	10,000	10,300
Omaha Neb school district 1931 4½s.....	10,000	10,000	9,900
Osage Co Okla funding 1932 6s.....	10,000	10,000	10,700
Pontiac Mich school 1915 5s.....	3,000	3,000	3,000
River Rouge Mich water exten 1938 5s.....	5,000	5,000	5,350
Roanoke Va refunding 1936 4½s.....	5,000	5,000	4,850
Roanoke Va refunding 1936 4½s.....	5,000	5,000	4,850
Roseau Minn ditch 1923 6s.....	5,000	5,000	5,200
Rosebud Co Mont bridge 1927 4½s.....	5,000	5,000	4,900
St Clair Mich paving 1921 4½s.....	5,000	5,000	4,850
St Louis Co Minn school 1920 5s.....	10,000	10,000	10,100
Salt Lake City Utah sch rfdg 1932 4½s....	10,000	10,000	9,800
Seattle Wash school 1926 4s.....	5,000	5,000	4,650
Seattle Wash school 1927-28 4½s.....	13,000	13,000	12,480
Silver Bow Co Mont school 1924 4½s.....	5,000	5,000	4,850
Sioux Falls So Dakota refunding 1924 5s...	5,000	5,000	5,050
Sioux Falls So Dakota refunding 1920 5s...	10,000	10,000	10,100
Spokane Wash school 1931 4½s.....	10,000	10,000	9,700
Stevens Co Wash funding 1929 4½s.....	5,000	5,000	4,850
Sullivan Co Tenn road 1938 5s.....	5,000	5,000	5,000
Toledo Ohio water works 1914 4¼s.....	5,000	5,000	5,000
Twin Falls Idaho fire dept 1929 6s.....	5,000	5,000	5,150
Viigo Co Indiana refunding 1920 4s.....	5,000	5,000	5,000
West Branch Mich water works 1938 5s....	5,000	5,000	5,250
West Seneca N Y school 1928-29 5s.....	5,000	5,000	5,350
West Tampa Fla imp 1941 5s.....	7,000	7,000	7,000
Wichita Kans high school 1929 4½s.....	5,000	5,000	4,950
Wichita Kans imp 1917-21 5s.....	10,000	10,000	10,120
Wyandotte Mich electric light 1937 4½s....	5,000	5,000	4,900
Wyandotte Co Kans bridge 1932 4½s.....	5,000	5,000	5,000
Yale Mich sidewalks & crosswalks 1917 5s..	4,000	4,000	4,080
Totals	<u>\$529,100</u>	<u>\$529,100</u>	<u>\$528,877</u>

THE LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION

CLEVELAND, OHIO.

[Commenced business December 8, 1867]

WILLIAM E. FUTCH, President

M. H. SHAY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$4,639 15	
Ten per cent of mortuary fund receipts.....	215,249 07	
Assessments or premiums.....	2,057,209 92	
Refunds and deductions from claims of dead members	28,296 00	
Two per cent of mortuary; 5 per cent of in- dividual claim fund.....	51,478 76	
Five per cent retained by insurance sec- retaries	121,345 77	
Net amount received from members.....		\$2,478,218 67
Interest on:		
As per action of Detroit convention.....	\$3,497 89	
Other sources	18,857 61	
		22,355 50
Miscellaneous		1,693 50
Refund mortuary fund.....		10,893 65
From members as per action of Detroit convention.....		30,000 00
Total Income		\$2,543,161 32
Ledger Assets December 31, 1912.....		412,817 74
Total		\$2,955,979 06

DISBURSEMENTS

Death claims	\$1,835,772 34	
Permanent disability claims.....	148,500 00	
Weekly indemnity accident claims.....	100,406 90	
Relief fund monthly benefits.....	59,716 00	
Total benefits paid.....		\$2,144,395 24
Commissions and fees to deputies or organizers.....		121,345 77
Salaries and other compensation of officers and trustees.....		9,265 80
Salaries of office employees.....		14,749 16
Traveling and other expenses of officers.....		529 09
Insurance department fees.....		100 00
Rent		3,989 28
Advertising, printing and stationery.....		1,883 27
Postage, telegraph and telephone.....		1,915 80
Legal expenses		3,511 87
Furniture and fixtures.....		170 25
Miscellaneous		1,865 40
Depository bonds		2,261 46
Total Disbursements		\$2,305,982 39
Balance		\$649,996 67

LDDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$648,887 43
Cash in association's office.....	1,109 24
Total	\$649,996 67

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	177,000 00
Held in trust.....	2,331 06
Total Assets	\$829,327 73

LIABILITIES

Policy or certificate claims:	
Due	\$1,320 73
On file not due.....	51,000 00
Adjusted, not yet due.....	428,250 00
Resisted	17,642 26
Not yet due.....	57,000 00
Total	\$555,212 99
Miscellaneous accounts	1,422 74
Trust funds	2,331 06
Total Liabilities	\$558,966 79

EXHIBIT OF FUNDS

	Mortuary	Mortuary expense	Indemnity claim	Indemnity expense
Balance on hand December 31, 1912.....	\$263,533 56	\$47,328 25	\$32,328 06	\$5,372 28
<i>Income:</i>				
Membership fees.....		4,610 92		28 23
Assessments.....	1,893,198 65		164,011 27	
Interest and dividends.....	7,370 28	2,095 27	1,791 00	332 10
Other income.....	12,393 65	155,111 83	185 35	17,720 85
Totals	\$2,176,496 14	\$209,146 27	\$198,315 68	\$23,453 46
<i>Disbursements:</i>				
Death claims.....	\$1,783,772 34		\$52,000 00	
Disability claims.....	148,500 00			
Weekly indemnity accident claims.....			100,406 90	
Commissions to deputies, organisers and agents.....		\$112,261 58		\$9,084 19
Salaries, fees, other compensation and traveling ex- penses of officers and employees.....		20,999 89		3,544 16
Insurance department fees.....		100 00		
Rent.....		3,656 84		332 44
Legal expenses.....		2,737 16		774 71
Other expenditures.....		6,166 99		857 53
Totals	\$1,932,272 34	\$145,922 46	\$152,406 90	\$14,593 03
Balance on hand December 31, 1913.....	\$244,223 80	\$63,223 81	\$45,908 78	\$8,860 43

	Relief	Surplus mortuary	Total
Balance on hand December 31, 1913.....	\$820 35	\$63,435 24	\$412,817 74
<i>Income:</i>			
Membership fees.....			4,639 15
Ten per cent of mortuary fund receipts.....		215,249 07	215,249 07
Assessments.....			2,057,209 92
Other payments by members.....	28,296 00		28,296 00
Interest and dividends.....	3,701 13	7,065 72	22,355 50
Other income.....	30,000 00		215,411 68
Totals	\$62,817 48	\$285,750 03	\$2,955,979 06

EXHIBIT OF FUNDS — Concluded

	Relief	Surplus mortuary	Total
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$1,835,772 34
Disability claims.....	.....	.....	148,500 00
Weekly indemnity accident claims.....	.....	.....	100,406 90
Other benefits.....	\$59,716 00	.....	59,716 00
Commissions to deputies, organizers and agents.....	.....	.....	121,345 77
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	24,544 05
Insurance department fees.....	.....	.....	100 00
Rent.....	.....	.....	3,989 28
Legal expenses.....	.....	.....	3,511 87
Other expenditures.....	160 20	\$911 46	8,096 18
Totals.....	\$59,876 20	\$911 46	\$2,305,982 39
Balance on hand December 31, 1913.....	\$2,941 28	\$284,838 57	\$649,996 67

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	182,737	\$137,052,750	14,243	\$10,682,250
Written in 1913.....	14,992	11,244,000	615	461,250
Received by transfer in 1913. ....	.....	.....	18	13,500
Totals	197,729	\$148,296,750	14,876	\$11,157,000
Deduct terminated or de- creased in 1913.....	6,634	4,975,500	243	182,250
Total benefit certificates in force December 31, 1913	191,095	\$143,321,250	14,633	\$10,974,750
Terminated by death in 1913.	2,539	1,904,250	229	171,750
Terminated by lapse in 1913.	4,095	3,071,250	.....	.....
Transferred in 1913.....	.....	.....	14	10,500

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	629	\$474,271	75	\$56,250
Incurred in 1913.....	2,329	1,744,500	209	156,750
Totals	2,958	\$2,218,771	284	\$213,000
Paid in 1913.....	2,369	1,783,772	232	174,000
Balance	589	\$434,999	52	\$39,000
Refund .....	.....	10,893	.....	.....
Claims unpaid December 31, 1913	589	445,892	52	39,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	61	\$45,750	.....	.....
Incurred in 1913.....	213	159,750	20	\$15,000
Totals	274	\$205,500	20	\$15,000
Paid in 1913.....	198	148,500	16	12,000
Claims unpaid December 31, 1913	76	\$57,000	4	\$3,000

EXHIBIT OF WEEKLY INDEMNITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	18	\$2,429	.....	.....
Incurred in 1913.....	1,306	99,298	8	\$791
Totals	1,324	\$101,727	8	\$791
Paid in 1913.....	1,302	100,406	7	755
Claims unpaid December 31, 1913	22	\$1,321	1	\$36

EXHIBIT OF INDEMNITY DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	30	\$52,000	.....	.....
Paid in 1913.....	30	\$52,000	.....	.....

EXHIBIT OF MEMBERSHIP INDEMNITY

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1912.....	6,214	\$7,116,120	103	\$84,862
Certificates written during year	861	947,485	28	41,960
Total	7,075	\$8,063,605	131	\$126,822
Lapses and death.....	556	629,937	3	1,042
Total certificates in force December 31, 1913....	6,519	\$7,433,668	128	\$125,780
Weekly claims during the year	1,306	101,728	8	791
Weekly claims paid.....	1,284	100,407	7	755
Weekly claims not paid.....	22	1,321	1	36
Death claims paid.....	30	52,000	.....	.....

SUPREME COUNCIL OF THE LOYAL ASSOCIATION

No. 76 MONTGOMERY STREET, JERSEY CITY, N. J.

[Commenced business November 29, 1889]

A. W. PAULSWORTH, President

FRANK S. PETTER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums	\$184,486 59	
Dues and per capita tax.....	1,503 35	
Certificate changes'	63 50	
Net amount received from members.....		\$186,053 44
Interest on:		
Bonds	\$3,500 00	
Other sources	549 05	
		4,049 05
Sale of lodge supplies.....		160 99
Fines		10 00
Total Income		\$190,273 48
Ledger Assets December 31, 1912.....		136,577 89
Total		\$326,851 37

DISBURSEMENTS

Death claims	\$202,899 40
Salaries of deputies and organizers.....	500 00
Salaries of officers and trustees.....	4,725 00
Salaries and other compensation of committees.....	50 00
Salaries and other compensation of office employees.....	1,061 00
Medical examiners' fees and salaries.....	400 00
Traveling and other expenses of officers, trustees and com- mittees	778 02
Insurance department fees.....	256 20
Rent	705 00
Advertising, printing and stationery.....	425 04
Postage, express, telegraph and telephone.....	323 53
Lodge supplies	161 61
Official publication	1,076 73
Legal expenses	530 84
Furniture and fixtures	5 50
Miscellaneous	729 05
Profit for obtaining new members.....	2,371 67
Total Disbursements	\$217,048 59
Balance	\$109,802 78

LEDGER ASSETS

Book value of bonds.....	\$102,778 00
Deposited in trust companies and banks <i>on interest</i>	7,024 78
Total	\$109,802 78

NON-LEDGER ASSETS

Interest accrued on bonds.....	\$583 33
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	15,222 72
Furniture and supplies.....	850 00
Gross Assets	\$126,458 83

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$16,378 00
Furniture and supplies.....	850 00
Total	17,228 00
Total admitted Assets	\$109,230 83

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$14,000 00
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EXHIBIT OF FUNDS.

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$26,274 49	\$106,839 88	\$3,468 52	\$136,577 89
<i>Income:</i>				
Assessments.....	168,792 18		15,694 46	184,486 59
Dues and per capita tax.....			1,503 35	1,503 35
Interest and dividends.....	376 08	3,600 62	72 35	4,049 05
Other income.....			234 49	234 49
Totals.....	\$195,442 70	\$110,440 50	\$20,968 17	\$326,851 37
<i>Disbursements:</i>				
Death claims.....	\$202,899 40			\$202,899 40
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$7,514 02	7,514 02
Insurance department fees.....			256 20	256 20
Rent.....			705 00	705 00
Official publication.....			1,076 73	1,076 73
Legal expenses.....			580 84	580 84
Other expenditures.....			4,016 40	4,016 40
Totals.....	\$202,899 40		\$14,149 19	\$217,048 59
Balance before transfers.....	—\$7,456 70	\$110,440 50	\$6,818 98	\$109,802 78
Increase by transfers.....	10,000 00			10,000 00
Balance.....	\$2,543 30	\$110,440 50	\$6,818 98	\$119,802 78
Decrease by transfers.....		5,000 00	5,000 00	10,000 00
Balance on hand December 31, 1913.....	\$2,543 30	\$105,440 50	\$1,818 98	\$109,802 78

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	6,689	\$11,047,000	2,668	\$4,359,500
Written in 1913	336	284,000	148	120,000
Received by transfer in 1913.			3	6,000
Totals	7,025	\$11,331,000	2,819	\$4,485,500
Deduct terminated or de- creased in 1913.....	391	566,500	199	272,500
Total benefit certificates in force December 31, 1913	6,634	\$10,764,500	2,620	\$4,213,000

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Terminated by death in 1913	115	\$203,500	45	\$79,500
Terminated by lapse in 1913.	276	353,000	152	186,000
Transferred in 1913.....	.....	.....	2	2,000
Decreased in 1913.....	.....	10,000	.....	5,000

Received in 1913 from members in New York:		
Mortuary		\$65,489 95
Expense		6,066 72
Total		\$71,536 67

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	10	\$18,000	4	\$8,000
Incurred in 1913.....	115	203,500	45	79,500
Totals	125	\$221,500	49	\$87,500
Paid in 1913.....	116	202,399	45	79,303
Balance	9	\$18,601	4	\$8,197
Saved by compromising or scaling down in 1913.....	.....	4,601	.....	2,197
Claims unpaid December 31, 1913	9	14,000	4	6,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
N Y City school reg gold 1942 3½s.....	\$102,778 {	\$70,000	\$60,900
N Y City Rapid Transit reg gold 1951 3½s.....		30,000	25,500
Totals.....	\$102,778	\$100,000	\$86,400

L'UNION ST. JEAN BAPTISTE D'AMERIQUE

WOONSOCKET, R. I.

[Commenced business November 1, 1900]

HENRI T. LEDOUX, President

ELIE VEZINA, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$221,467 55	
Medical examiners' fees.....	1,164 75	
Other payments by members.....	263 55	
Total	\$222,895 85	
Deduct payments returned to applicants and members	354 59	
Net amount received from members.....		\$222,541 26
Interest on:		
Mortgage loans	\$2,469 47	
Bonds and stocks	12,944 85	
Other sources	1,406 47	
		16,820 79
Rents		12,805 04
Sale of lodge supplies.....		3,507 80
Miscellaneous		1,316 33
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks		240 00
Total Income		\$257,231 22
Ledger Assets December 31, 1912.....		560,699 18
Total		\$817,930 40

DISBURSEMENTS

Death claims	\$81,516 66	
Sick and accident claims.....	18,433 09	
Total benefits paid.....		\$99,949 75
Commissions and fees to deputies or organizers.....		3,216 70
Salaries and other compensation of officers and trustees.....		7,656 75
Salaries and other compensation of committees.....		75 75
Salaries and other compensation of office employees.....		7,127 53
Medical examiners' fees and salaries.....		1,160 00
Traveling and other expenses of officers, trustees and com- mittees		3,164 66
Insurance department fees		132 50
Rent		600 00
Advertising, printing and stationery.....		2,154 39
Postage, express, telegraph and telephone.....		1,727 68
Lodge supplies		1,770 00
Official publication		3,227 94
Expense of supreme lodge meeting.....		28 95
Legal expenses		66 00

Furniture and fixtures.....	\$448 73
Taxes, repairs and other expenses on real estate.....	7,939 03
Miscellaneous	1,045 23
Membership contests and other organizing expenses.....	2,515 99
District conventions	1,034 31
Valuation of policies	1,108 83

Total Disbursements **\$146,150 72**

Balance **\$671,779 68**

LEDGER ASSETS

Book value of real estate.....	\$147,839 21
Mortgage loans	52,000 00
Book value of bonds, \$438,290.75; stocks, \$3,200.....	441,490 75
Deposited in trust companies and banks <i>on interest</i>	30,387 91
Cash in association's office.....	61 81

Total **\$671,779 68**

NON-LEDGER ASSETS

Interest accrued:

Mortgages	\$445 71
Bonds	7,307 08
Other assets	167 20

Total	7,919 99
Rents due and accrued.....	1,036 10
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	18,374 86
Furniture, fixtures and supplies.....	6,031 56
Due from lodges	1,512 97
Mallet library	2,094 08

Gross Assets **\$708,749 24**

DEDUCT ASSETS NOT ADMITTED

Book value of real estate over market value..	\$28,021 21
Book value of bonds and stocks over market value	32,740 75
Furniture, fixtures and supplies.....	6,031 56
Due from lodges	1,512 97
Mallet library	2,094 08

Total **70,400 57**

Total Admitted Assets **\$638,348 67**

LIABILITIES

Policy or certificate claims:

Resisted	\$6,000 00
Reported, not yet adjusted.....	7,828 51

Total	\$13,828 51
Salaries and miscellaneous accounts.....	1,336 53
Advance assessments	1,120 67

Total Liabilities **\$16,285 71**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Expense	Total
Balance on hand December 31, 1912.....	\$10,315 09	\$533,877 50	\$16,415 99	\$90 60	\$560,699 18
<i>Income:</i>					
Assessments.....	157,487 50	.....	21,107 56	42,517 90	221,112 96
Interest and dividends.....	397 10	15,765 51	613 91	44 27	16,820 79
Other income.....	.....	13,706 45	40 71	5,550 31	19,297 47
Totals.....	\$168,199 69	\$563,349 46	\$38,178 17	\$48,203 08	\$817,930 40
<i>Disbursements:</i>					
Death claims.....	\$81,516 66	.....	.....	.....	\$81,516 66
Sick and accident claims.....	.....	.....	\$18,433 09	.....	18,433 09
Commissions to deputies, organizers and agents.....	.....	.....	.....	\$3,216 70	3,216 70
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	260 00	18,924 69	19,184 69
Insurance department fees.....	.....	.....	.....	132 50	132 50
Rent.....	.....	.....	.....	600 00	600 00
Official publication.....	.....	.....	.....	3,227 94	3,227 94
Supreme lodge meeting.....	.....	.....	.....	28 95	28 95
Legal expenses.....	.....	.....	.....	66 00	66 00
Taxes and expenses on real estate.....	.....	\$7,913 53	.....	25 50	7,939 03
Other expenditures.....	.....	34 29	.....	11,770 87	11,805 16
Totals.....	\$81,516 66	\$7,947 82	\$18,693 09	\$37,993 15	\$146,150 72
Balance before transfers.....	\$86,683 03	\$555,401 64	\$19,485 08	\$10,209 93	\$671,779 68
Increase by transfers.....	1,000 00	88,976 13	.....	3,180 69	93,156 82
Balance.....	\$87,683 03	\$644,377 77	\$19,485 08	\$13,390 62	\$764,036 50
Decrease by transfers.....	78,000 00	.....	3,180 69	11,976 13	93,156 82
Balance on hand December 31, 1913.....	\$9,683 03	\$644,377 77	\$16,304 39	\$1,414 49	\$671,779 68

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	24,764	\$9,537,075	1,019	\$465,525
Written in 1913.....	2,879	1,302,300	150	28,600
Increased in 1913.....	.....	31,675	.....	3,025
Totals	27,643	\$10,871,050	1,169	\$497,150
Deduct terminated or decreased in 1913.....	2,538	841,775	121	46,650
Total benefit certificates in force December 31, 1913	25,105	\$10,029,275	1,048	\$450,500
Terminated by death in 1913:	217	87,350	11	3,650
Terminated by lapse in 1913:	2,321	744,025	110	42,000
Decreased in 1913.....	.....	10,400	.....	1,000

Received in 1913 from members in New York:

Mortuary	\$7,876 57
Sick and Accident.....	1,452 58
Expense	1,802 87
Total	\$11,132 02

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	25	\$9,200	2	\$2,000
Incurred in 1913.....	217	87,350	11	3,650
Totals	242	\$96,550	13	\$5,650
Paid in 1913.....	215	81,517	11	5,150
Balance	27	\$15,033	2	\$500
Saved by compromising or scaling down in 1913.....		500		
Rejected in 1913.....	9	2,150		
Claims unpaid December 31, 1913	18	12,383	2	500

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	36	\$1,406	5	\$88
Incurred in 1913.....	1,014	18,694	55	1,301
Totals	1,100	\$20,100	60	\$1,389
Paid in 1913.....	1,007	18,433	52	1,272
Rejected in 1913.....	8	\$222	1	\$21
Claims unpaid December 31, 1913	85	1,445	7	96

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Baltimore Md city & dock imp loan 1961 4s.	\$4,850	\$5,000	\$4,800
Massachusetts Charles Riv B loan 1945 3½s.	4,525	5,000	4,900
Massachusetts Met loan 1935 3½s.....	4,652	5,000	4,600
Chicago Ill sewer ref 1920 4s.....	4,975	5,000	4,850
Eldorado Ark school 1924 6s.....	2,600	2,500	2,575
Eldorado Ark school 1925 6s.....	2,600	2,500	2,575
Jersey City N J school 1963 4½s.....	5,100	5,000	5,150
Los Angeles Cal elec lamp 1938 4½s.....	9,975	10,000	9,600
Minneapolis Minn sewer 1942 4s.....	4,975	5,000	4,800
Minneapolis Minn water works 1923 4s.....	4,764	5,000	4,900
New York City corp stock 1962 4¼s.....	9,975	10,000	10,000
New York City cooperative stock 1960 4¼s.	10,300	10,000	10,000
No Birmingham Ala school 1937 5s.....	5,150	5,000	5,100
Omaha Neb 1941 4½s.....	4,900	5,000	4,950
Portland Ore 1935 4s.....	9,150	10,000	9,300
Pawtucket R I sewer 1950 4s.....	9,900	10,000	9,300
San Francisco Cal Geary St Ry 1930 4½s..	4,994	5,000	4,800
Sacramento Cal new levee 1924 4½s.....	4,840	5,000	4,900
Atchison Top & S Fe Tr Sh L 1st 1958 4s..	4,700	5,000	4,350
Bay State St Ry 20-year note 1927 5s.....	5,000	5,000	4,900
Bay State St Ry serial notes 1926 5s.....	15,150	15,000	14,700
Boston Elevated Ry Co 1935 4s.....	4,775	5,000	4,800
Boston Elevated Ry Co 1937 4½s.....	6,000	6,000	5,520
Boston Elevated Ry Co 1942 5s.....	5,000	5,000	4,950
Boston & Albany R R imp 1934 4s.....	4,875	5,000	4,550
Boston & Albany R R ref 1952 8½s.....	7,438	10,000	8,000
Boston & Maine R R 20-year note 1926 4s..	9,606	10,000	8,300
Boston & Maine R R reg 1926 4s.....	14,487	15,000	12,450
Boston & Northern St Ry 1st ref 1954 4s...	18,450	20,000	16,600
Chicago Burl & Quin R R gen mtg 1958 4s.	9,613	10,000	9,200
Chicago Mil & St P Ry gen mtg 1989 4½s..	4,968	5,000	5,050
Chicago Mil & St P Ry gen mtg 1989 4½s..	4,975	5,000	5,050

	Book value	Par value	Market value
Chicago Northwestern Ry ext 1928 4s.....	\$4,756	\$5,000	\$4,600
Chicago R I & Pac R R 1st ref mtg 1934 4s.	8,925	10,000	7,200
Fitchburg R R 1928 4½s.....	4,900	5,000	4,750
Jacksonville Ill Ry & Lht 1st cons 1931 5s..	4,850	5,000	4,650
Montreal Tram Co 1st & ref 1941 5s.....	4,950	5,000	4,850
N Y N H & H R R deb 1947 4s.....	4,725	5,000	8,950
N Y N H & H R R deb 1954 3½s.....	8,375	10,000	6,800
N Y N H & H R R deb 1947 4s.....	4,644	5,000	3,950
N Y Westchester & Boston 1st 1946 4½s...	9,968	10,000	7,900
Old Colony R R Co 1924 4s.....	4,981	5,000	4,700
Old Colony St Ry Co 1st ref 1954 4s.....	18,200	20,000	16,800
Rio Grande So R R Co 1st 1940 4s.....	8,100	10,000	5,000
Southern Indiana Ry Co 1st 1951 4s.....	4,750	5,000	8,600
Southern Pacific San Fran Term 1st 1950 4s.	9,275	10,000	8,500
St L Rocky Mts & Pacific Co 1955 5s.....	8,400	10,000	7,700
Wilkesbarre & Hazel R R 1st coll 1951 5s..	9,400	10,000	6,000
American Tel & Tel Co 1st coll tr 1929 4s..	22,750	25,000	21,500
Cuyahoga Tel Co 1st 1919 5s.....	9,000	10,000	8,100
Cons Gas Co of Baltimore Md 1954 4½s...	4,675	5,000	4,650
Dayton Lighting Co 1st & ref 1937 5s.....	9,500	10,000	8,600
International Nav Co 1st 1929 5s.....	4,750	5,000	3,850
Mt Whitney Pow & Elec Co 1st ref 1929 6s.	5,000	5,000	5,050
Minneapolis Minn Gas Light Co 1930 5s....	4,975	5,000	5,000
Southern California Edison Co Los Angeles			
Cal gen mtg 1939 5s.....	4,700	5,000	4,650
The People's Gas Light & Coke Co of Chicago			
Ill ref mtg 1947 5s.....	10,050	10,000	9,900
United States Tel Co 1st 1919 5s.....	9,000	10,000	6,700
United Trac & Elec Co Providence & Paw-			
tucket St Ry issue 1st mtg 1933 5s.....	5,000	5,000	4,950
Woonsocket Electric Machine & Power Co			
1st mtg 1931 4½s.....	2,700	3,000	2,850
Woonsocket Electric Machine & Power Co			
cons mtg 1931 4½s.....	3,800	4,000	3,680
Stocks:			
100 Producers' Nat Bank Woonsocket R I..	3,200	2,000	3,300
Total.....	\$441,491	\$465,000	\$408,750

MODERN WOODMEN OF AMERICA

ROCK ISLAND, ILL.

[Commenced business January 2, 1888]

A. R. TALBOT, President C. W. HAWES, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$12,443,215 45	
Dues and per capita tax.....	1,149,826 95	
Sanatorium donation	606 34	
Total	\$13,593,648 74	
Deduct payments returned to applicants and members	5,478 20	
Net amount received from members.....	\$13,588,170 54	
Interest on:		
Bonds	\$407,756 18	
Other sources	68,041 78	
		475,797 96
Rents		13,132 00
Sale of lodge supplies.....		63,510 10
Official publication		27,007 16
Partial refund death claim.....		450 00
1912 canceled order.....		2,000 00
Certificate fees		11,725 25
Sanatorium chattel property.....		27,753 50
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		29 20
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		275 00
Total Income	\$14,209,850 81	
Ledger Assets December 31, 1912.....	12,077,770 80	
Total	\$26,287,621 75	

DISBURSEMENTS

Death claims	\$11,966,336 74
Salaries of deputies and organizers.....	424,411 00
Salaries and other compensation of officers and trustees.....	52,500 00
Salaries and other compensation of committees.....	10,250 00
Salaries of office employees.....	156,920 30
Medical examiners' fees and salaries.....	25,973 93
Traveling and other expenses of officers, trustees and com- mittees	11,006 73
Insurance department fees.....	2,392 79
Rent	15,400 00
Advertising, printing and stationery.....	2,346 74
Postage, express, telegraph and telephone.....	22,219 26
Lodge supplies	54,674 41

Official publication	\$114,112 42
Expense of supreme lodge meeting.....	5,168 40
Legal expenses	61,414 48
Furniture, fixtures and library.....	6,344 21
Taxes, repairs and other expenses on real estate.....	5,922 86
Miscellaneous, \$44,676.88; sanatorium maintenance and operation, \$141,153.24; head consul's office expense, \$21,285.75; lecturer's expense, \$44,148.85; inspector's expense, \$21,344.68; surety bonds, \$17,326.67; Associated Fraternities of America, \$12,566.38; investigating claims, \$15,985.27; salary editor, \$5,000; rate revision, \$30,579.64; National Fraternal Congress, \$2,272.24	356,339 60
<i>Gross decrease, by adjustment, in book value of ledger assets, via.:</i>	
Bonds	18,840 56
Total Disbursements	\$13,312,574 50
Balance	\$12,975,047 25

LEDGER ASSETS

Book value of real estate.....	\$829,100 16
Book value of bonds.....	9,723,247 19
Deposited in trust companies and banks on interest.....	2,422,699 90
Total	\$12,975,047 25

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$159,282 14
Other assets	16,161 89
Total	175,444 03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,025,000 00
Supply and paper stock inventory, \$30,272.47; printing plant inventory, \$99,202.69; furniture, \$128,650.38; library, \$8,536.55; sanatorium chattel property, \$52,052.91.....	318,715 00
Gross Assets	\$14,494,206 28

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$280,011 27
Supply and paper stock, printing plant, furniture, library, sanatorium chattel property..	318,715 00
Total	598,726 27
Total Admitted Assets	\$13,895,480 01

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$241,565 15
Resisted	194,500 00
Reported, not yet adjusted.....	651,000 00
Total	\$1,087,065 15
Salaries and miscellaneous accounts.....	54,884 40
Death claims incurred in 1913 not reported till 1914.....	264,000 00
Total Liabilities	\$1,405,949 55

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912	\$11,087,738 94	\$990,031 94	\$12,077,770 88
<i>Income:</i>			
Assessments	12,448,215 45	.....	12,448,215 45
Dues and per capita tax.....	.....	1,144,848 75	1,144,848 75
Interest and dividends.....	455,973 51	19,824 45	475,797 96
Other income	2,754 86	148,734 35	146,488 71
Totals.....	\$23,989,682 26	\$2,297,939 49	\$26,287,621 75
<i>Disbursements:</i>			
Death claims	\$11,966,386 72	.....	\$11,966,386 72
Salaries, fees, other compensation and traveling expenses of officers and employees....	.....	\$681,062 04	681,062 04
Insurance department fees.....	.....	2,392 79	2,392 79
Rent . . . . .	.....	15,400 00	15,400 00
Official publication . . . . .	.....	114,112 42	114,112 42
Supreme lodge meeting.....	.....	5,168 40	5,168 40
Legal expenses . . . . .	.....	61,414 48	61,414 48
Taxes and expenses on real estate . . . . .	.....	5,922 86	5,922 86
Other expenditures	18,840 56	441,924 23	460,764 79
Totals.....	\$11,985,177 28	\$1,827,397 22	\$13,812,574 50
Balance before transfers.....	\$12,004,504 98	\$970,542 27	\$12,975,047 25
Increase by transfers.....	.....	7,877 85	7,877 85
Balance.....	\$12,004,504 98	\$978,420 12	\$12,982,925 10
Decrease by transfers	7,877 85	.....	7,877 85
Balance on hand December 31, 1913	\$11,996,627 18	\$978,420 12	\$12,975,047 25

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	962,966	\$1,545,759,000	27,122	\$35,121,500
Written in 1913.....	32,556	39,455,000	1,926	1,887,500
Increased in 1913.....	.....	3,278,500	.....	132,000
Totals	995,522	\$1,588,492,500	29,048	\$37,141,000
Deduct terminated or decreased in 1913.....	87,090	131,090,000	3,375	4,139,500
Total benefit certificates in force December 31, 1913	908,432	\$1,457,402,500	25,673	\$33,001,500
Terminated by death in 1913.	6,999	12,137,500	205	297,000
Terminated by lapse in 1913.	80,091	118,952,500	3,170	3,842,500
Received in 1913 from members in New York:				
Mortuary				\$286,865 40
Expense				33,671 35
Total				\$320,536 75

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	672	\$1,095,749	24	\$30,000
Previously dropped reinstated	3	6,000	.....	.....
Incurred in 1913.....	6,999	12,137,500	205	297,000
Totals	7,674	\$13,239,249	229	\$327,000
Paid in 1913.....	6,980	11,966,337	206	293,125
Balance	694	\$1,272,912	23	\$33,875
Saved by compromising or scaling down in 1913.....	.....	114,347	.....	7,875
Rejected in 1913.....	48	71,500	.....	.....
Claims unpaid December 31, 1913	646	1,087,065	23	26,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Aberdeen Wash funding 1927 5½s.....	\$6,368	\$6,000	\$6,300
Aberdeen Wash funding 1928 5½s.....	10,644	10,000	10,500
Aberdeen Wash funding 1929 5½s.....	12,809	12,000	12,600
Aberdeen Wash funding 1930 5½s.....	12,843	12,000	12,720
Aberdeen Wash funding 1931 5½s.....	10,730	10,000	10,600
Adams Twp Mich school 1918 5s.....	61,317	60,000	60,000
Albia Ia school 1922 4½s.....	61,212	60,000	60,000
Amherst Co Va road 1945 5s.....	97,542	90,000	92,700
Ardmore Okla school 1934 5s.....	104,593	100,000	101,000
Ardmore Okla sewer 1934 5s.....	54,025	50,000	50,500
Ardmore Okla water works 1934 5s.....	54,025	50,000	50,500
Ashland Wis refunding 1922 4½s.....	5,106	5,000	4,900
Ashland Wis refunding 1923 4½s.....	5,116	5,000	4,900
Ashland Wis refunding 1924 4½s.....	5,126	5,000	4,900
Ashland Wis refunding 1925 4½s.....	5,135	5,000	4,900
Ashland Wis refunding 1926 4½s.....	5,144	5,000	4,900
Ashland Wis refunding 1927 4½s.....	5,153	5,000	4,900
Ashland Wis refunding 1928 4½s.....	5,161	5,000	4,850
Ashland Wis refunding 1929 4½s.....	15,508	15,000	14,550
Atlantic Ia school 1922 4½s.....	57,420	57,000	57,000
Atlantic Ia school 1919 4½s.....	11,269	11,000	11,000
Baker Ore street 1931 5s.....	24,549	23,500	24,205
Beckham Co Okla court house & jail 1922 5s.	2,049	2,000	2,000
Beckham Co Okla court house & jail 1923 5s.	7,187	7,000	7,000
Beckham Co Okla court house & jail 1924 5s.	7,202	7,000	7,000
Beckham Co Okla court house & jail 1925 5s.	5,154	5,000	5,000
Beckham Co Okla court house & jail 1926 5s.	7,230	7,000	7,000
Beckham Co Okla court house & jail 1927 5s.	2,070	2,000	2,000
Beckham Co Okla court house & jail 1928 5s.	7,256	7,000	7,000
Beckham Co Okla court house & jail 1929 5s.	4,154	4,000	4,000
Bee Co Tex court house 1950 4½s.....	50,140	50,000	48,500
Belhaven N C school 1939 5s.....	16,000	16,000	15,840
Benton Co Wash school 1931 5s.....	24,374	24,000	24,240
Blackwell Okla school 1926 5s.....	25,703	25,000	25,000
Blackwell Okla school 1931 5s.....	25,888	25,000	25,000
Blackwell Okla school 1936 5s.....	26,035	25,000	25,000
Bonham Tex street 1951 5s.....	105,390	100,000	101,000
Bonham Tex water works 1951 5s.....	31,617	30,000	30,300
Boone Ia water works 1918 4½s.....	10,122	10,000	9,900
Boone Ia water works 1919 4½s.....	10,146	10,000	9,900
Boone Ia water works 1921 4½s.....	10,191	10,000	9,800
Boone Ia water works 1922 4½s.....	10,213	10,000	9,800
Boone Ia water works 1923 4½s.....	10,233	10,000	9,800
Boone Co Ia funding 1914 4½s.....	8,007	8,000	8,000
Boone Co Ia funding 1915 4½s.....	8,038	8,000	8,000
Boone Co Ia funding 1916 4½s.....	8,056	8,000	8,000
Boone Co Ia funding 1917 4½s.....	8,073	8,000	8,000
Boone Co Ia funding 1918 4½s.....	8,090	8,000	8,000
Boyne City Mich street 1915 5s.....	1,009	1,000	1,000
Boyne City Mich street 1917 5s.....	1,019	1,000	1,000
Boyne City Mich street 1918 5s.....	1,024	1,000	1,010
Boyne City Mich street 1919 5s.....	1,029	1,000	1,010

	Book value	Par value	Market value
Boyne City Mich street 1920 5s.....	\$1,034	\$1,000	\$1,010
Boyne City Mich street 1921 5s.....	1,038	1,000	1,010
Boyne City Mich street 1924 5s.....	1,050	1,000	1,010
Boyne City Mich street 1925 5s.....	1,054	1,000	1,010
Boyne City Mich street 1926 5s.....	1,057	1,000	1,010
Boyne City Mich street 1927 5s.....	1,061	1,000	1,010
Boyne City Mich street 1928 5s.....	1,064	1,000	1,010
Boyne City Mich street 1929 5s.....	1,067	1,000	1,010
Brownsville Tex city hall 1951 5s.....	7,253	7,000	7,000
Brownsville Tex street 1951 5s.....	82,894	80,000	80,000
Bruceville Tex school 1951 5s.....	6,000	6,000	6,000
Bryan Tex street 1953 5s.....	25,000	25,000	25,500
Bryan Tex water works 1953 5s.....	10,000	10,000	10,200
Burlington Ia funding 1928 4½s.....	16,440	16,000	16,000
Burlington Ia funding 1929 4½s.....	16,461	16,000	16,000
Burlington Ia funding 1930 4½s.....	16,481	16,000	16,000
Burlington Ia school 1918 4s.....	28,000	28,000	27,440
Cabarrus Co N C funding 1941 4½s.....	105,828	105,000	101,850
Cameron Co Tex court house & jail 1951 5s.	25,495	25,000	25,000
Canton Ill sewer 1930 4½s.....	13,046	13,000	12,870
Canton Ill sewer 1930 4½s.....	10,035	10,000	9,900
Carter Co Okla bridge 1934 5s.....	27,222	25,000	25,250
Carthage Mo water works 1928 5s.....	37,747	37,000	37,370
Centerville Station Ill funding 1928 5s.....	52,282	48,000	50,400
Charlotte Co Va road 1951 5s.....	63,606	60,000	61,800
Checotah Okla school 1936 5s.....	36,449	35,000	35,000
Cherryvale Kan funding 1930 5½s.....	55,222	49,500	51,480
Cherryvale Kan water works 1931 5½s.....	51,423	46,000	47,840
Chickasha Okla water works 1934 5s.....	52,675	50,000	50,000
Choctaw Co Okla bridge 1936 5s.....	41,655	40,000	40,800
Choctaw Co Okla court house 1922 5s.....	10,173	10,000	10,100
Choctaw Co Okla court house 1923 5s.....	10,189	10,000	10,100
Choctaw Co Okla court house 1924 5s.....	10,205	10,000	10,100
Choctaw Co Okla court house 1925 5s.....	10,220	10,000	10,100
Choctaw Co Okla court house 1926 5s.....	10,234	10,000	10,100
Choctaw Co Okla court house 1927 5s.....	10,247	10,000	10,100
Choctaw Co Okla court house 1928 5s.....	10,260	10,000	10,100
Choctaw Co Okla court house 1929 5s.....	10,272	10,000	10,100
Choctaw Co Okla court house 1930 5s.....	10,284	10,000	10,100
Choctaw Co Okla court house 1931 5s.....	10,295	10,000	10,100
Choctaw Co Okla jail 1922 5s.....	2,543	2,500	2,525
Choctaw Co Okla jail 1923 5s.....	2,547	2,500	2,525
Choctaw Co Okla jail 1924 5s.....	2,551	2,500	2,525
Choctaw Co Okla jail 1925 5s.....	2,555	2,500	2,525
Choctaw Co Okla jail 1926 5s.....	2,558	2,500	2,525
Choctaw Co Okla jail 1927 5s.....	2,562	2,500	2,525
Choctaw Co Okla jail 1928 5s.....	2,565	2,500	2,525
Choctaw Co Okla jail 1929 5s.....	2,568	2,500	2,525
Choctaw Co Okla jail 1930 5s.....	2,571	2,500	2,525
Choctaw Co Okla jail 1931 5s.....	2,574	2,500	2,525
Cincinnati Ohio refunding 1958 4s.....	51,585	50,000	51,500
Clarendon Tex school 1914 5s.....	628	625	625
Clarendon Tex school 1915 5s.....	630	625	625
Clarendon Tex school 1916 5s.....	631	625	625
Clarendon Tex school 1917 5s.....	632	625	625
Clarendon Tex school 1918 5s.....	634	625	625
Clarendon Tex school 1919 5s.....	635	625	625
Clarendon Tex school 1920 5s.....	636	625	625
Clarendon Tex school 1921 5s.....	637	625	625
Clarendon Tex school 1922 5s.....	638	625	625
Clarendon Tex school 1923 5s.....	639	625	625
Clarendon Tex school 1924 5s.....	640	625	625
Clarendon Tex school 1925 5s.....	641	625	625
Clarendon Tex school 1926 5s.....	642	625	625
Clarendon Tex school 1927 5s.....	642	625	625
Clarendon Tex school 1928 5s.....	643	625	625
Clarendon Tex school 1929 5s.....	644	625	625
Clarendon Tex school 1930 5s.....	645	625	625
Clarendon Tex school 1931 5s.....	645	625	625
Clarendon Tex school 1932 5s.....	646	625	625
Clarendon Tex school 1933 5s.....	647	625	625
Clarendon Tex school 1934 5s.....	647	625	625
Clarendon Tex school 1935 5s.....	648	625	625
Clarendon Tex school 1936 5s.....	648	625	625
Clarendon Tex school 1937 5s.....	649	625	625
Clarendon Tex school 1938 5s.....	649	625	625
Clarendon Tex school 1939 5s.....	650	625	625
Clarendon Tex school 1940 5s.....	650	625	625
Clarendon Tex school 1941 5s.....	651	625	625

	Book value	Par value	Market value
Clarendon Tex school 1942 5s.....	\$651	\$625	\$625
Clarendon Tex school 1943 5s.....	651	625	625
Clarendon Tex school 1944 5s.....	652	625	625
Clarendon Tex school 1945 5s.....	652	625	625
Clarendon Tex school 1946 5s.....	653	625	625
Clarendon Tex school 1947 5s.....	653	625	625
Clarendon Tex school 1948 5s.....	653	625	625
Clarendon Tex school 1949 5s.....	653	625	625
Clarendon Tex school 1950 5s.....	654	625	625
Clarendon Tex school 1951 5s.....	654	625	625
Clarendon Tex school 1952 5s.....	654	625	625
Clarendon Tex school 1953 5s.....	655	625	625
Coffeyville Kan school 1934 5s.....	35,788	32,000	32,640
Coos Bay Ore harbor imp 1933 5s.....	25,000	25,000	25,000
Coos Bay Ore harbor imp 1935 5s.....	25,000	25,000	25,000
Coos Bay Ore harbor imp 1937 5s.....	25,000	25,000	25,000
Coos Bay Ore harbor imp 1939 5s.....	25,000	25,000	25,000
Coos Bay Ore harbor imp 1941 5s.....	25,000	25,000	25,000
Coos Bay Ore harbor imp 1943 5s.....	25,000	25,000	25,000
Cordele Ga street 1942 5s.....	41,887	40,000	40,800
Cordele Ga water works 1942 5s.....	41,887	40,000	40,800
Corpus Christi Tex school 1951 5s.....	53,060	50,000	50,000
Corpus Christi Tex sewer 1949 5s.....	81,603	81,000	81,000
Corpus Christi Tex water works 1949 5s....	58,448	58,000	58,000
Crawford Co Ia funding 1916 4½s.....	4,057	4,000	4,000
Crawford Co Ia funding 1916 4½s.....	4,067	4,000	4,000
Crawford Co Ia funding 1917 4½s.....	4,078	4,000	4,040
Crawford Co Ia funding 1917 4½s.....	4,088	4,000	4,040
Crawford Co Ia funding 1918 4½s.....	4,098	4,000	4,040
Crawford Co Ia funding 1918 4½s.....	4,108	4,000	4,040
Crawford Co Ia funding 1919 4½s.....	4,118	4,000	4,040
Crawford Co Ia funding 1919 4½s.....	4,127	4,000	4,040
Crawford Co Ia funding 1920 4½s.....	4,137	4,000	4,040
Crawford Co Ia funding 1920 4½s.....	4,146	4,000	4,040
Crawford Co Ia funding 1921 4½s.....	4,155	4,000	4,040
Crawford Co Ia funding 1921 4½s.....	4,164	4,000	4,040
Crawford Co Ia funding 1922 4½s.....	2,086	2,000	2,020
Cumberland Co Tenn road 1931 5s.....	41,060	40,000	40,800
Cuyahoga Co Ohio bldg 1923 4½s.....	14,572	14,000	14,700
Cuyahoga Co Ohio bldg 1924 4½s.....	10,441	10,000	10,600
Cuyahoga Co Ohio bldg 1925 4½s.....	11,520	11,000	11,660
Cuyahoga Co Ohio bldg 1926 4½s.....	9,453	9,000	9,630
Cuyahoga Co Ohio bldg 1927 4½s.....	6,319	6,000	6,420
Del Rio Texas school 1949 5s.....	24,000	24,000	24,000
Denison Texas water works 1917 5s.....	1,517	1,500	1,500
Denison Texas water works 1918 5s.....	1,521	1,500	1,515
Denison Texas water works 1919 5s.....	2,034	2,000	2,020
Denison Texas water works 1920 5s.....	2,039	2,000	2,020
Denison Texas water works 1921 5s.....	2,044	2,000	2,020
Denison Texas water works 1922 5s.....	2,049	2,000	2,020
Denison Texas water works 1923 5s.....	2,053	2,000	2,020
Denison Texas water works 1924 5s.....	2,058	2,000	2,020
Denison Texas water works 1925 5s.....	2,062	2,000	2,020
Denison Texas water works 1926 5s.....	2,066	2,000	2,020
Denison Texas water works 1927 5s.....	2,070	2,000	2,020
Denison Texas water works 1928 5s.....	2,078	2,000	2,020
Denison Texas water works 1929 5s.....	2,077	2,000	2,020
Denison Texas water works 1930 5s.....	2,089	2,000	2,020
Denison Texas water works 1931 5s.....	2,083	2,000	2,020
Denison Texas water works 1932 5s.....	2,086	2,000	2,040
Denison Texas water works 1933 5s.....	2,089	2,000	2,040
Des Moines Ia funding 1928 4½s.....	182,688	173,000	173,000
Dodge Co Neb school 1930 5s.....	29,823	29,500	29,795
Douglas Co Neb court house 1928 4s.....	31,119	32,000	30,400
Durant Okla school dist equip 1931 5s.....	10,355	10,000	9,700
East Waterloo Ia school 1918 4½s.....	20,449	20,000	19,800
Edmonton Alberta Can school 1953 5s.....	20,590	22,000	20,680
Eldorado twp Saline Co Ill school 1914 5s..	2,012	2,000	2,000
Eldorado twp Saline Co Ill school 1915 5s..	2,023	2,000	2,000
Eldorado twp Saline Co Ill school 1916 5s..	2,034	2,000	2,000
Eldorado twp Saline Co Ill school 1917 5s..	2,045	2,000	2,000
Eldorado twp Saline Co Ill school 1918 5s..	2,055	2,000	2,020
Eldorado twp Saline Co Ill school 1919 5s..	2,065	2,000	2,020
Eldorado twp Saline Co Ill school 1920 5s..	2,074	2,000	2,020
Eldorado twp Saline Co Ill school 1921 5s..	2,083	2,000	2,020
Eldorado twp Saline Co Ill school 1922 5s..	2,091	2,000	2,020
Eldorado twp Saline Co Ill school 1923 5s..	2,100	2,000	2,020
Eldorado twp Saline Co Ill school 1924 5s..	2,107	2,000	2,020

	Book value	Par value	Market value
Eldorado twp Saline Co Ill school 1925 5s..	\$1,057	\$1,000	\$1,010
El Paso Tex funding 1951 5s.....	156,822	150,000	151,500
El Paso Tex water 1950 5s.....	78,364	74,000	74,740
El Reno Okla school 1935 5s.....	79,124	75,000	75,000
Estherville Ia school 1922 5s.....	25,917	25,000	25,250
Estherville Ia school 1923 5s.....	25,958	25,000	25,250
Eugene Ore light power & water 1926 5½s..	40,741	38,000	39,900
Excelsior Springs Mo school 1931 5s.....	31,803	30,000	30,900
Falls Co Tex bridge 1950 5s.....	18,481	18,000	18,180
Fayette Mo school 1921 5s.....	2,583	2,500	2,525
Fayette Mo school 1922 5s.....	2,592	2,500	2,525
Fayette Mo school 1923 5s.....	2,600	2,500	2,525
Fayette Mo school 1924 5s.....	2,608	2,500	2,550
Fayette Mo school 1925 5s.....	2,615	2,500	2,550
Fayette Mo school 1923 5s.....	2,600	2,500	2,525
Fayette Mo school 1927 5s.....	2,629	2,500	2,550
Fayette Mo school 1928 5s.....	2,635	2,500	2,550
Fayette Mo school 1929 5s.....	2,641	2,500	2,550
Fayette Mo school 1930 5s.....	2,647	2,500	2,550
Fayetteville N C school 1941 5s.....	53,885	50,000	51,000
Fisher Co Tex court house 1949 5s.....	42,872	42,000	42,000
Flat River Mo school 1931 5s.....	25,628	25,000	25,000
Fort Bend Co Tex bridge 1951 5s.....	51,230	50,000	50,000
Fort Dodge Ia funding 1928 4½s.....	26,400	25,000	25,000
Fort Dodge Ia school 1922 4½s.....	51,248	50,000	50,000
Fort Worth Tex sewer 1949 4½s.....	25,000	25,000	23,750
Fort Worth Tex water works 1951 5s.....	104,160	100,000	100,000
Frederick Okla school 1931 5s.....	8,240	8,000	8,000
Fremont Co Ia funding 1916 5s.....	4,023	4,000	4,040
Fremont Co Ia funding 1917 5s.....	8,024	8,000	8,030
Fremont Co Ia funding 1918 5s.....	2,020	2,000	2,040
Fremont Co Ia funding 1919 5s.....	2,024	2,000	2,040
Fremont Co Ia funding 1920 5s.....	1,014	1,000	1,020
Fremont Co Ia funding 1921 5s.....	1,056	1,000	1,020
Fremont Co Ia funding 1922 5s.....	6,104	6,000	6,180
Fremont Co Ia funding 1923 5s.....	5,095	5,000	5,150
Fremont Co Ia funding 1924 5s.....	6,123	6,000	6,180
Fremont Co Ia funding 1925 5s.....	6,132	6,000	6,180
Fremont Co Ia funding 1926 5s.....	4,093	4,000	4,160
Fremont Co Ia funding 1931 5s.....	6,177	6,000	6,240
Fremont Co Ia funding 1932 5s.....	8,244	8,000	8,400
Fremont Co Ia funding 1933 5s.....	8,095	8,000	8,150
Fulton Mo sewer 1924 4½s.....	9,461	9,500	9,310
Galva Ill sewer 1914 5s.....	1,000	1,000	1,000
Galva Ill sewer 1915 5s.....	1,006	1,000	1,000
Galva Ill sewer 1916 5s.....	3,035	3,000	3,000
Galva Ill sewer 1917 5s.....	3,052	3,000	3,000
Galva Ill sewer 1918 5s.....	1,022	1,000	1,000
Garden City Kan funding 1931 5s.....	51,038	49,000	49,490
Gastonia N C improvement 1943 5s.....	72,762	70,000	72,100
Greene Co Tenn road 1939 5s.....	83,757	82,000	82,640
Greene Co Tenn road 1930 5s.....	25,345	24,000	24,480
Greenfield Ia water 1929 4½s.....	501	500	500
Greenfield Ia water 1929 4½s.....	502	500	500
Greenfield Ia water 1929 4½s.....	504	500	500
Greenfield Ia water 1929 4½s.....	505	500	500
Greenfield Ia water 1929 4½s.....	506	500	500
Greenfield Ia water 1929 4½s.....	507	500	500
Greenfield Ia water 1929 4½s.....	508	500	500
Greenfield Ia water 1929 4½s.....	509	500	500
Greenfield Ia water 1929 4½s.....	510	500	500
Greenfield Ia water 1929 4½s.....	511	500	500
Greenfield Ia water 1929 4½s.....	512	500	500
Greenfield Ia water 1929 4½s.....	513	500	500
Greenfield Ia water 1929 4½s.....	514	500	500
Greenfield Ia water 1929 4½s.....	515	500	500
Greenfield Ia water 1929 4½s.....	516	500	500
Greenfield Ia water 1929 4½s.....	517	500	500
Greenfield Ia water 1929 4½s.....	518	500	500
Greenfield Ia water 1929 4½s.....	519	500	500
Greenfield Ia water 1929 4½s.....	520	500	500
Greenfield Ia water 1929 4½s.....	520	500	500
Greenfield Ia water 1929 4½s.....	521	500	500
Greenfield Ia water 1929 4½s.....	522	500	500
Greenfield Ia water 1929 4½s.....	523	500	500
Greenfield Ia water 1929 4½s.....	524	500	500
Greenfield Ia water 1929 4½s.....	524	500	500
Greenfield Ia water 1929 4½s.....	525	500	500
Greenfield Ia water 1929 4½s.....	526	500	500

	Book value	Par value	Market value
Greenfield Ia water 1929 4½s.....	\$527	\$500	\$500
Greenfield Ia water 1929 4½s.....	527	500	500
Greenfield Ia water 1929 4½s.....	528	500	500
Hancock Mich funding 1927 6s.....	41,217	34,000	37,400
Harris Co Tex school 1951 5s.....	15,447	15,000	15,150
Henry Co Mo refunding 1915 4s.....	24,763	25,000	25,000
Hidalgo Co Tex school 1931 5s.....	20,162	20,000	20,000
Hillsboro Tex street 1950 5s.....	35,786	35,000	35,000
Houston Heights Tex street 1952 5s.....	93,464	90,000	90,000
Hutchinson Kan funding 1929 4½s.....	25,704	25,000	24,750
Hyde Co S D court house 1931 5s.....	60,631	60,000	60,000
Iowa City Ia funding 1928 4½s.....	2,065	2,000	2,020
Iowa City Ia funding 1929 4½s.....	2,068	2,000	2,020
Iowa City Ia funding 1930 4½s.....	2,071	2,000	2,020
Iowa City Ia funding 1931 4½s.....	14,517	14,000	14,280
Iredell Co N C road Series A 1926 5s.....	52,370	50,000	51,000
Iredell Co N C road Series C 1943 5s.....	128,923	125,000	130,000
Jefferson Co Tex ct house rfdg 1949 4½s..	19,000	19,000	18,240
Jefferson Co Tex road rfdg 1949 4½s.....	45,000	45,000	43,200
Jefferson Co Tex school 1951 5s.....	15,274	15,000	15,000
Jefferson Co Wash refunding 1921 5½s....	81,692	80,000	80,600
Jefferson Co Wash refunding 1926 5½s....	8,697	8,000	8,240
Kansas City Kan refunding 1927 4½s.....	52,588	50,000	50,000
Kansas City Mo school 1927 4s.....	61,956	61,000	58,560
Keokuk Ia funding 1914 5s.....	1,001	1,000	1,000
Keokuk Ia funding 1915 5s.....	3,010	3,000	3,000
Keokuk Ia funding 1916 5s.....	3,017	3,000	3,030
Keokuk Ia funding 1917 5s.....	3,023	3,000	3,030
Keokuk Ia funding 1919 5s.....	3,035	3,000	3,030
Keokuk Ia funding 1920 5s.....	3,041	3,000	3,030
Keokuk Ia funding 1921 5s.....	3,046	3,000	3,060
Keokuk Ia funding 1922 5s.....	3,052	3,000	3,060
Keokuk Ia funding 1923 5s.....	3,057	3,000	3,060
Keokuk Ia funding 1924 5s.....	3,062	3,000	3,060
Keokuk Ia funding 1925 5s.....	3,066	3,000	3,060
Keokuk Ia funding 1926 5s.....	3,070	3,000	3,060
Keokuk Ia funding 1927 5s.....	3,074	3,000	3,060
Keokuk Ia funding 1928 5s.....	3,078	3,000	3,090
Knoxville Tenn water 1949 4½s.....	49,684	49,000	47,530
La Crosse Co Wis agri school 1918 4½s....	24,000	24,000	24,000
Live Oak Fla public imp 1936 5s.....	32,500	32,500	32,500
Los Angeles Cal water 1926 4½s.....	48,083	45,000	44,100
Love Co Okla jail 1920 5s.....	2,059	2,000	2,020
Love Co Okla jail 1921 5s.....	2,067	2,000	2,020
Love Co Okla jail 1922 5s.....	2,073	2,000	2,020
Love Co Okla jail 1923 5s.....	2,080	2,000	2,020
Love Co Okla jail 1924 5s.....	2,086	2,000	2,040
Love Co Okla jail 1925 5s.....	2,092	2,000	2,040
Love Co Okla jail 1926 5s.....	2,098	2,000	2,040
Love Co Okla jail 1927 5s.....	2,103	2,000	2,040
Love Co Okla jail 1928 5s.....	2,108	2,000	2,040
Love Co Okla jail 1929 5s.....	2,113	2,000	2,040
Madison Co Neb school 1931 6s.....	8,730	8,000	8,560
Marshalltown Ia funding 1916 4½s.....	1,012	1,000	1,000
Marshalltown Ia funding 1918 4½s.....	2,041	2,000	2,000
Marshalltown Ia funding 1920 4½s.....	2,057	2,000	2,000
Marshalltown Ia funding 1922 4½s.....	2,071	2,000	2,000
Marshalltown Ia funding 1924 4½s.....	3,128	3,000	3,000
Marshalltown Ia funding 1921 4½s.....	25,478	25,000	25,000
Martin Co Minn drainage 1921 5s.....	2,590	2,500	2,525
Martin Co Minn drainage 1922 5s.....	3,640	3,500	3,535
Martin Co Minn drainage 1923 5s.....	3,655	3,500	3,535
Martin Co Minn drainage 1924 5s.....	3,668	3,500	3,535
Martin Co Minn drainage 1925 5s.....	3,682	3,500	3,535
Martin Co Minn drainage 1926 5s.....	3,166	3,000	3,030
Martin Co Minn drainage 1927 5s.....	3,177	3,000	3,030
Martin Co Minn drainage 1928 5s.....	3,187	3,000	3,030
Martin Co Minn drainage 1929 5s.....	2,663	2,500	2,525
Martin Co Minn drainage 1930 5s.....	1,068	1,000	1,010
Maryville Mo school 1928 4½s.....	4,033	4,000	4,000
Maryville Mo school 1928 4½s.....	4,044	4,000	4,000
Maryville Mo school 1928 4½s.....	4,081	4,000	4,000
Maryville Mo school 1928 4½s.....	4,089	4,000	4,000
Maryville Mo school 1928 4½s.....	4,097	4,000	4,000
Maryville Mo school 1928 4½s.....	4,105	4,000	4,000
Maryville Mo school 1928 4½s.....	4,112	4,000	4,000
Maryville Mo school 1928 4½s.....	4,119	4,000	4,000
Maryville Mo school 1928 4½s.....	3,095	3,000	3,000

	Book value	Par value	Market value
Mason City Ia funding 1918 4 1/2 s.....	\$1,020	\$1,000	\$1,000
Mason City Ia funding 1918 4 1/2 s.....	1,022	1,000	1,000
Mason City Ia funding 1919 4 1/2 s.....	1,024	1,000	1,000
Mason City Ia funding 1919 4 1/2 s.....	1,026	1,000	1,000
Mason City Ia funding 1920 4 1/2 s.....	1,028	1,000	1,000
Mason City Ia funding 1920 4 1/2 s.....	1,030	1,000	1,000
Mason City Ia funding 1921 4 1/2 s.....	1,032	1,000	1,000
Mason City Ia funding 1921 4 1/2 s.....	1,034	1,000	1,000
Mason City Ia funding 1922 4 1/2 s.....	2,071	2,000	2,000
Mason City Ia water 1922 4 1/2 s.....	2,075	2,000	2,000
Mason City Ia water 1923 4 1/2 s.....	2,078	2,000	2,000
Mason City Ia water 1923 4 1/2 s.....	2,082	2,000	2,000
Mason City Ia water 1924 4 1/2 s.....	2,085	2,000	2,000
Mason City Ia water 1924 4 1/2 s.....	2,088	2,000	2,000
Mason City Ia water 1925 4 1/2 s.....	2,091	2,000	2,000
Mason City Ia water 1925 4 1/2 s.....	2,095	2,000	2,000
Mason City Ia water 1926 4 1/2 s.....	2,098	2,000	2,000
Mason City Ia water 1926 4 1/2 s.....	2,101	2,000	2,000
Mason City Ia water 1927 4 1/2 s.....	2,104	2,000	2,000
Mason City Ia water 1927 4 1/2 s.....	2,106	2,000	2,000
Mason City Ia water 1928 4 1/2 s.....	2,109	2,000	2,000
McMinn Co Tenn road 1941 5s.....	823,745	300,000	306,000
Mechanicsville Ia school 1918 5s.....	10,856	10,000	10,200
Mest Co Colo school 1931 5s.....	81,680	81,000	81,000
Mission Tex independ sch dist bldg 1950 5s.	10,073	10,000	10,000
Monmouth Ill school 1921 4 1/2 s.....	3,048	8,000	2,970
Monmouth Ill school 1922 4 1/2 s.....	5,088	5,000	4,950
Monmouth Ill school 1923 4 1/2 s.....	5,097	5,000	4,950
Monmouth Ill school 1924 4 1/2 s.....	5,105	5,000	4,950
Monmouth Ill school 1925 4 1/2 s.....	5,113	5,000	4,950
Monmouth Ill school 1926 4 1/2 s.....	5,120	5,000	4,950
Monmouth Ill school 1927 4 1/2 s.....	5,127	5,000	4,950
Monmouth Ill school 1928 4 1/2 s.....	5,134	5,000	4,950
Monroe Co Tenn road 1926 5s.....	26,893	26,000	26,520
Mooreville N C school 1939 5s.....	5,000	5,000	4,950
Morgantown W Va school 1919 5s.....	3,117	8,000	3,030
Morgantown W Va school 1920 5s.....	3,134	8,000	3,030
Morgantown W Va school 1921 5s.....	3,150	8,000	3,030
Morgantown W Va school 1922 5s.....	3,165	8,000	3,030
Morgantown W Va school 1926 5s.....	5,369	5,000	5,100
Morgantown W Va school 1927 5s.....	5,390	5,000	5,100
Morgantown W Va school 1930 5s.....	6,537	6,000	6,120
Morgantown W Va school 1931 5s.....	6,558	6,000	6,120
Morgantown W Va school 1932 5s.....	6,579	6,000	6,120
Morgantown W Va school 1933 5s.....	6,599	6,000	6,120
Morgantown W Va school 1934 5s.....	4,411	4,000	4,080
Morrison Ill school 1914 4 1/2 s.....	1,005	1,000	1,000
Morrison Ill school 1915 4 1/2 s.....	1,009	1,000	1,000
Morrison Ill school 1916 4 1/2 s.....	1,014	1,000	1,000
Morrison Ill school 1917 4 1/2 s.....	1,018	1,000	1,000
Morrison Ill school 1918 4 1/2 s.....	1,022	1,000	1,000
Morrison Ill school 1919 4 1/2 s.....	1,026	1,000	990
Morrison Ill school 1920 4 1/2 s.....	1,030	1,000	990
Morrison Ill school 1921 4 1/2 s.....	1,034	1,000	990
Morrison Ill school 1922 4 1/2 s.....	1,037	1,000	990
Morrison Ill school 1923 4 1/2 s.....	1,041	1,000	990
Morrison Ill school 1924 4 1/2 s.....	1,044	1,000	990
Mount Pleasant Ia funding 1916 4 1/2 s.....	1,007	1,000	1,000
Mount Pleasant Ia funding 1917 4 1/2 s.....	1,010	1,000	1,000
Mount Pleasant Ia funding 1918 4 1/2 s.....	1,012	1,000	1,000
Mount Pleasant Ia funding 1919 4 1/2 s.....	1,015	1,000	1,000
Mount Pleasant Ia funding 1920 4 1/2 s.....	1,017	1,000	1,000
Mount Pleasant Ia funding 1922 4 1/2 s.....	1,021	1,000	1,000
Mount Pleasant Ia funding 1923 4 1/2 s.....	1,023	1,000	1,000
Mount Pleasant Ia funding 1924 4 1/2 s.....	1,025	1,000	1,000
Mount Pleasant Ia funding 1925 4 1/2 s.....	1,027	1,000	1,000
Mount Pleasant Ia funding 1926 4 1/2 s.....	1,029	1,000	1,000
Mullin Tex school 1949 5s.....	10,800	10,000	10,800
Muskogee Okla school 1929 4 1/2 s.....	56,733	58,000	56,260
Nacogdoches Co Tex court house jail 1951 5s	76,109	75,000	75,000
Nehalem Ore harbor imp series A 1914 6s..	5,024	5,000	5,000
Nehalem Ore harbor imp series A 1915 6s..	5,071	5,000	5,050
Nehalem Ore harbor imp series A 1916 6s..	5,116	5,000	5,050
Nehalem Ore harbor imp series A 1917 6s..	5,159	5,000	5,050
Nehalem Ore harbor imp series A 1918 6s..	5,199	5,000	5,050
Nehalem Ore harbor imp series B 1921 6s..	2,615	2,500	2,550
Nehalem Ore harbor imp series B 1922 6s..	2,627	2,500	2,575
Nehalem Ore harbor imp series B 1923 6s..	2,639	2,500	2,575

	Book value	Par value	Market value
Nehalem Ore harbor imp series B 1924 6s..	\$2,650	\$2,500	\$2,575
Nehalem Ore harbor imp series B 1925 6s..	2,660	2,500	2,575
Nehalem Ore harbor imp series B 1926 6s..	2,670	2,500	2,575
Nehalem Ore harbor imp series B 1927 6s..	2,680	2,500	2,600
Nehalem Ore harbor imp series B 1928 6s..	2,689	2,500	2,600
Nehalem Ore harbor imp series B 1929 6s..	2,697	2,500	2,600
Nehalem Ore harbor imp series B 1930 6s..	2,705	2,500	2,600
New Hampton Ia funding 1920 4½s.....	2,042	2,000	1,980
New Hampton Ia funding 1921 4½s.....	2,048	2,000	1,980
New Hampton Ia funding 1922 4½s.....	2,053	2,000	1,980
New Hampton Ia funding 1923 4½s.....	2,058	2,000	1,980
New Hampton Ia funding 1924 4½s.....	2,063	2,000	1,980
New Hampton Ia funding 1925 4½s.....	2,068	2,000	1,980
New Hampton Ia funding 1926 4½s.....	2,073	2,000	1,980
New Hampton Ia funding 1927 4½s.....	2,077	2,000	1,980
New Hampton Ia funding 1928 4½s.....	2,081	2,000	1,980
Newton Ia gas works 1931 4½s.....	25,478	25,000	23,500
Norfolk Neb school 1931 5s.....	26,193	25,000	25,250
Norfolk Co Va school 1932 5s.....	106,521	101,500	103,530
North Yakima Wash refunding 1930 5s.....	15,885	15,000	15,150
North Yakima Wash sewer ref 1931 5s.....	63,294	60,000	60,600
Norwich Conn court house ref 1931 4s.....	13,000	13,000	12,610
Norwich Conn gas & electric plant 1931 4s..	57,000	57,000	55,290
Oakland Cal school 1920 4s.....	4,000	4,000	3,840
Oakland Cal school 1921 4s.....	5,000	5,000	4,750
Oakland Cal school 1922 4s.....	6,000	6,000	5,700
Oakland Cal school 1923 4s.....	3,000	3,000	2,820
Oakland Cal school 1932 4s.....	8,000	8,000	7,280
Oakland Cal school 1933 4s.....	8,000	8,000	7,280
Oakland Cal school 1934 4s.....	8,000	8,000	7,200
Oakland Cal school 1935 4s.....	8,000	8,000	7,200
Oelwein Ia school 1919 4½s.....	12,317	12,000	12,000
Oklahoma City Okla school 1930 5s.....	142,961	135,000	139,050
Oklahoma City Okla school 1916 5s.....	50,585	50,000	50,500
Oklahoma City Okla school 1921 5s.....	51,576	50,000	51,000
Oklahoma City Okla school 1926 5s.....	52,370	50,000	51,000
Oklahoma City Okla school 1931 5s.....	53,006	50,000	51,500
Oklahoma City Okla school 1916 5s.....	29,403	29,000	29,290
Oklahoma City Okla school 1921 5s.....	29,965	29,000	29,580
Oklahoma City Okla school 1926 5s.....	31,464	30,000	30,600
Oklahoma City Okla school 1931 5s.....	31,837	30,000	30,900
Oklahoma State funding series A 1918 4s...	148,651	146,000	143,080
Oklahoma State funding series B 1919 4s...	106,227	104,000	101,920
Oneida Co Wis court house 1914 5s.....	5,021	5,000	5,000
Oneida Co Wis court house 1915 5s.....	5,061	5,000	5,050
Oneida Co Wis court house 1917 5s.....	5,137	5,000	5,100
Oneida Co Wis court house 1921 5s.....	10,548	10,000	10,300
Oneida Co Wis court house 1922 5s.....	10,604	10,000	10,400
Oneida Co Wis court house 1923 5s.....	10,662	10,000	10,400
Oneida Co Wis court house 1924 5s.....	8,574	8,000	8,320
Orange Co N C road 1953 5s.....	50,000	50,000	50,000
Osage Co Okla court house & jail 1924 5s...	10,332	10,000	10,200
Osage Co Okla court house & jail 1925 5s...	10,353	10,200	10,200
Osage Co Okla court house & jail 1926 5s...	10,373	10,000	10,200
Osage Co Okla court house & jail 1927 5s...	10,393	10,000	10,200
Osage Co Okla court house & jail 1928 5s...	10,412	10,000	10,300
Osage Co Okla court house & jail 1929 5s...	10,430	10,000	10,300
Osage Co Okla court house & jail 1930 5s...	10,447	10,000	10,300
Osage Co Okla court house & jail 1931 5s...	10,463	10,000	10,300
Osceola Ia school 1918 4½s.....	1,000	1,000	1,000
Osceola Ia school 1918 4½s.....	1,005	1,000	1,000
Osceola Ia school 1918 4½s.....	1,010	1,000	1,000
Osceola Ia school 1918 4½s.....	1,014	1,000	1,000
Osceola Ia school 1918 4½s.....	1,018	1,000	1,000
Osceola Ia school 1918 4½s.....	3,067	3,000	3,000
Oswego Kan school 1916 5s.....	5,047	5,000	5,000
Oswego Kan school 1917 5s.....	5,064	5,000	5,000
Oswego Kan school 1918 5s.....	5,080	5,000	5,050
Oswego Kan school 1919 5s.....	5,096	5,000	5,050
Oswego Kan school 1920 5s.....	2,862	2,800	2,828
Oswego N Y water works 1916 4½s.....	4,047	4,000	4,040
Oswego N Y water 1917 4½s.....	18,210	18,000	13,130
Oswego N Y water 1918 4½s.....	8,571	8,500	8,535
Oswego N Y water 1919 4½s.....	8,708	8,500	8,585
Oswego N Y water 1920 4½s.....	3,599	3,500	3,535
Oswego N Y water 1921 4½s.....	4,645	4,500	4,590
Oswego N Y water 1922 4½s.....	518	500	510
Oswego N Y water 1923 4½s.....	520	500	510

	Book value	Par value	Market value
Oswego N Y water 1924 4 1/2 s.....	\$521	\$500	\$510
Oswego N Y water 1925 4 1/2 s.....	523	500	510
Oswego N Y water 1926 4 1/2 s.....	524	500	510
Oswego N Y water 1927 4 1/2 s.....	526	500	515
Palestine Tex fire equip 1950 5s.....	9,200	9,000	9,000
Palestine Tex park 1950 5s.....	17,378	17,000	17,000
Paris Tex school series A 1945 4 1/2 s.....	14,000	14,000	13,160
Paris Tex school series B 1961 5s.....	10,324	10,000	10,100
Paris Tex sewer 1945 4 1/2 s.....	2,000	2,000	1,880
Paris Tex street series A 1955 4 1/2 s.....	17,000	17,000	15,810
Paris Tex st- 5s.....	25,810	25,000	23,250
Pauls Valley 5s.....	16,449	16,000	16,320
Peoria Ill r.....	5,012	5,000	5,000
Peoria Ill r.....	5,036	5,000	5,050
Peoria Ill r.....	5,059	5,000	5,050
Peoria Ill r.....	5,081	5,000	5,050
Peoria Ill r.....	5,102	5,000	5,050
Peoria Ill r.....	5,122	5,000	5,050
Peoria Ill r.....	5,142	5,000	5,050
Peoria Ill r.....	5,161	5,000	5,100
Peoria Ill r.....	5,179	5,000	5,100
Peoria Ill r.....	5,196	5,000	5,100
Peoria Ill r.....	5,213	5,000	5,100
Peoria Ill r.....	5,229	5,000	5,100
Peoria Ill r.....	5,244	5,000	5,100
Peoria Ill r.....	5,259	5,000	5,150
Peoria Ill r.....	5,273	5,000	5,150
Perth Amboy.....	50,750	50,000	51,500
Pinellas Co.....	50,000	50,000	49,000
Polk Co Ia.....	10,073	10,000	10,000
Polk Co Ia.....	10,143	10,000	10,000
Polk Co Ia.....	10,211	10,000	9,900
Polk Co Ia.....	10,276	10,000	9,900
Polk Co Ia.....	10,339	10,000	9,900
Polk Co Ten y 1914 5s.....	2,004	2,000	2,000
Polk Co Ten y 1915 5s.....	2,011	2,000	2,000
Polk Co Ten y 1916 5s.....	2,019	2,000	2,000
Polk Co Ten y 1917 5s.....	2,026	2,000	2,000
Polk Co Ten y 1918 5s.....	2,032	2,000	2,020
Polk Co Ten y 1919 5s.....	3,053	3,000	3,030
Polk Co Ten y 1920 5s.....	3,067	3,000	3,030
Polk Co Ten y 1921 5s.....	3,075	3,000	3,030
Polk Co Ten y 1922 5s.....	3,084	3,000	3,030
Polk Co Ten y 1923 5s.....	3,092	3,000	3,030
Polk Co Ten y 1924 5s.....	3,099	3,000	3,030
Polk Co Ten y 1925 5s.....	3,106	3,000	3,030
Polk Co Ten y 1926 5s.....	3,113	3,000	3,030
Polk Co Ten y 1927 5s.....	3,120	3,000	3,030
Polk Co Ten y 1928 5s.....	3,126	3,000	3,030
Polk Co Ten y 1929 5s.....	3,132	3,000	3,030
Polk Co Ten y 1930 5s.....	3,138	3,000	3,030
Polk Co Ten y 1931 5s.....	4,191	4,000	4,040
Port Arthur.....	15,902	15,000	15,150
Pueblo Co C 1 4 1/2 s.....	5,980	6,000	5,820
Pueblo Co C 1 4 1/2 s.....	121,595	122,000	118,840
Ramsey Co N D ref 1915 5s.....	17,366	17,000	17,170
Redwood Co Minn ditch 1915 5s.....	10,095	10,000	10,100
Redwood Co Minn ditch 1916 5s.....	15,208	15,000	15,150
Redwood Co Minn ditch 1917 5s.....	15,272	15,000	15,300
Richmond Mo funding 1918 5s.....	2,000	2,000	2,020
Rooks Co Kan school 1921 5s.....	5,119	5,000	5,050
Rooks Co Kan school 1922 5s.....	5,133	5,000	5,050
Rooks Co Kan school 1923 5s.....	5,146	5,000	5,050
Rooks Co Kan school 1924 5s.....	5,159	5,000	5,050
Rooks Co Kan school 1925 5s.....	4,984	4,800	4,848
Rosenberg Tex school 1953 5s.....	503	500	500
Rosenberg Tex school 1953 5s.....	504	500	500
Rosenberg Tex school 1953 5s.....	505	500	500
Rosenberg Tex school 1953 5s.....	506	500	500
Rosenberg Tex school 1953 5s.....	507	500	500
Rosenberg Tex school 1953 5s.....	508	500	500
Rosenberg Tex school 1953 5s.....	509	500	500
Rosenberg Tex school 1953 5s.....	510	500	500
Rosenberg Tex school 1953 5s.....	510	500	500
Rosenberg Tex school 1953 5s.....	511	500	500
Rosenberg Tex school 1953 5s.....	512	500	500
Rosenberg Tex school 1953 5s.....	1,026	1,000	1,000
Rosenberg Tex school 1953 5s.....	513	500	500

	Book value	Par value	Market value
Rosenberg Tex school 1953 5s.....	\$514	\$500	\$500
Rosenberg Tex school 1953 5s.....	515	500	500
Rosenberg Tex school 1953 5s.....	515	500	500
Rosenberg Tex school 1953 5s.....	1,031	1,000	1,000
Rosenberg Tex school 1953 5s.....	516	500	500
Rosenberg Tex school 1953 5s.....	517	500	500
Rosenberg Tex school 1953 5s.....	517	500	500
Rosenberg Tex school 1953 5s.....	1,036	1,000	1,000
Rosenberg Tex school 1953 5s.....	518	500	500
Rosenberg Tex school 1953 5s.....	519	500	500
Rosenberg Tex school 1953 5s.....	519	500	500
Rosenberg Tex school 1953 5s.....	1,039	1,000	1,000
Rosenberg Tex school 1953 5s.....	520	500	500
Rosenberg Tex school 1953 5s.....	520	500	500
Rosenberg Tex school 1953 5s.....	521	500	500
Rosenberg Tex school 1953 5s.....	1,042	1,000	1,000
Rosenberg Tex school 1953 5s.....	521	500	500
Rosenberg Tex school 1953 5s.....	521	500	500
Rosenberg Tex school 1953 5s.....	1,043	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,044	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,045	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,045	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,046	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,046	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,046	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,047	1,000	1,000
Rosenberg Tex school 1953 5s.....	1,047	1,000	1,000
Sacramento Co Cal court house 1937 4½s..	20,588	20,000	19,200
Sacramento Co Cal court house 1940 4½s..	20,629	20,000	19,200
Sacramento Co Cal roads & hways 1937 4½s..	20,588	20,000	19,200
Sacramento Co Cal roads & hways 1940 4½s..	20,629	20,000	19,200
Sacramento Co Cal roads & hways 1941 4½s..	20,641	20,000	19,200
St Joseph Mo school 1928 4s.....	39,782	40,000	38,000
St Louis Mo bldg & imp 1928 4s.....	50,967	50,000	49,500
St Louis Mo renewal 1914 4s.....	50,024	50,000	50,000
St Louis Co Minn court house 1918 4½s....	50,814	50,000	50,000
San Francisco Cal high school 1920 4½s...	6,016	6,000	5,880
San Francisco Cal high school 1921 4½s...	3,009	3,000	2,940
San Francisco Cal high school 1922 4½s...	5,017	5,000	4,850
San Francisco Cal high school 1923 4½s...	13,048	13,000	12,610
San Francisco Cal high school 1924 4½s...	3,012	3,000	2,910
San Francisco Cal high school 1925 4½s...	7,030	7,000	6,790
San Francisco Cal high school 1926 4½s...	13,060	13,000	12,610
San Francisco Cal high school 1927 4½s...	13,064	13,000	12,480
San Francisco Cal high school 1928 4½s...	13,067	13,000	12,480
San Francisco Cal high school 1929 4½s...	13,071	13,000	12,480
San Francisco Cal high school 1930 4½s...	3,017	3,000	2,880
San Francisco Cal high school 1931 4½s...	1,006	1,000	960
San Juan Co Col school 1931 5s.....	61,412	60,000	61,200
San Patricio Co Tex road 1951 5s.....	91,842	90,000	88,200
Reminole Co Okla funding 1935 6s.....	64,321	55,000	59,950
Shawnee Okla school 1935 5s.....	21,847	21,000	21,420
Shoshone Co Idaho school 1933 6s.....	57,427	55,000	57,200
South Haven Mich water works 1937 5s....	20,398	18,000	18,360
South Omaha Neb intersection 1928 4½s...	30,000	30,000	29,700
South Omaha Neb sewer 1928 4½s.....	20,000	20,000	19,800
Spalding Co Ga court house 1925 5s.....	1,046	1,000	1,020
Spalding Co Ga court house 1926 5s.....	4,195	4,000	4,080
Spalding Co Ga court house 1927 5s.....	4,206	4,000	4,080
Spalding Co Ga court house 1928 5s.....	4,216	4,000	4,120
Spalding Co Ga court house 1929 5s.....	4,226	4,000	4,120
Spalding Co Ga court house 1930 5s.....	3,177	3,000	3,090
Stevens Co Wash funding 1929 4½s.....	25,262	25,000	24,250
Story City Ia lighting 1919 4½s.....	509	500	500
Story City Ia lighting 1920 4½s.....	511	500	500
Story City Ia lighting 1921 4½s.....	512	500	500
Story City Ia lighting 1922 4½s.....	513	500	500
Story City Ia lighting 1923 4½s.....	515	500	500
Story City Ia lighting 1924 4½s.....	516	500	500
Story City Ia lighting 1925 4½s.....	517	500	500
Story City Ia lighting 1926 4½s.....	518	500	500
Story City Ia lighting 1927 4½s.....	519	500	500
Story City Ia lighting 1928 4½s.....	520	500	500
Story City Ia lighting 1929 4½s.....	4,171	4,000	4,000
Sweet Water Tex street 1951 5s.....	10,862	10,000	10,000
Tacoma Wash light & power 1929 4½s.....	26,400	25,000	24,250
Tarrant Co Tex road & bridge 1952 5s.....	101,586	100,000	100,000

	Book value	Par value	Market value
Traer Ia school 1919 4½s.....	\$30,586	\$30,000	\$30,000
Trinidad Colo refunding 1932 5s.....	271,451	265,000	265,000
Vinita Okla school 1929 5s.....	44,409	43,000	42,570
Vinton Ia refunding 1915 4½s.....	5,048	5,000	5,000
Vinton Ia refunding 1918 4½s.....	7,157	7,000	7,070
Washington Ia funding 1922 4½s.....	1,028	1,000	1,000
Washington Ia funding 1923 4½s.....	2,061	2,000	2,000
Washington Ia funding 1924 4½s.....	2,066	2,000	2,000
Washington Ia funding 1925 4½s.....	2,070	2,000	2,000
Washington Ia funding 1926 4½s.....	2,075	2,000	2,000
Washington Ia funding 1927 4½s.....	1,040	1,000	1,000
Washington Co Tenn road 1932 5s.....	37,857	37,000	37,740
Waterloo Ia bridge series C 1914 5s.....	500	500	500
Waterloo Ia bridge series C 1915 5s.....	502	500	500
Waterloo Ia bridge series C 1916 5s.....	504	500	503
Waterloo Ia bridge series C 1917 5s.....	506	500	503
Waterloo Ia bridge series C 1918 5s.....	507	500	503
Waterloo Ia bridge series C 1919 5s.....	509	500	503
Waterloo Ia bridge series C 1920 5s.....	510	500	503
Waterloo Ia bridge series C 1921 5s.....	512	500	510
Waterloo Ia bridge series C 1922 5s.....	513	500	510
Waterloo Ia bridge series C 1923 5s.....	515	500	510
Waterloo Ia bridge series C 1924 5s.....	516	500	510
Waterloo Ia bridge series C 1925 5s.....	517	500	510
Waterloo Ia bridge series C 1926 5s.....	518	500	510
Waterloo Ia bridge series C 1927 5s.....	519	500	510
Waterloo Ia bridge series C 1928 5s.....	520	500	515
Waterloo Ia bridge series C 1929 5s.....	521	500	515
Waterloo Ia bridge series C 1930 5s.....	522	500	515
Waterloo Ia bridge series C 1931 5s.....	523	500	515
Waterloo Ia bridge series C 1932 5s.....	524	500	515
Waterloo Ia bridge series C 1933 5s.....	818	778	802
Waterloo Ia funding 1928 4½s.....	52,170	50,000	50,000
Waterloo Ia funding 1931 4½s.....	51,846	50,000	50,000
Webb City Mo funding 1931 5s.....	13,433	13,000	13,390
Webster City Ia lighting 1931 4½s.....	11,210	11,000	11,000
Wellington Kan water works 1930 5s.....	23,786	23,000	23,000
Wells Co N D court house & jail 1915 6s...	12,337	12,000	12,240
Wenatchee Wash school 1931 5s.....	15,912	15,000	15,000
Wichita Kan refunding 1920 5s.....	1,015	1,000	1,010
Wichita Kan refunding 1921 5s.....	2,033	2,000	2,040
Wichita Kan refunding 1922 5s.....	2,036	2,000	2,040
Wichita Kan refunding 1923 5s.....	2,039	2,000	2,040
Wichita Kan refunding 1924 5s.....	2,042	2,000	2,040
Wichita Kan refunding 1925 5s.....	2,045	2,000	2,040
Wichita Kan refunding 1926 5s.....	2,048	2,000	2,040
Wichita Kan refunding 1927 5s.....	2,051	2,000	2,040
Wichita Kan refunding 1928 5s.....	2,053	2,000	2,060
Wichita Kan refunding 1929 5s.....	2,056	2,000	2,060
Wichita Kan refunding 1930 5s.....	2,058	2,000	2,060
Wichita Kan refunding 1931 5s.....	2,060	2,000	2,060
Wichita Kan refunding 1932 5s.....	2,062	2,000	2,060
Wichita Co Tex jail 1950 5s.....	20,444	20,000	20,200
Wichita Falls Tex school 1953 5s.....	50,000	50,000	50,500
Wichita Falls Tex street 1951 5s.....	22,781	22,000	22,220
Wright Co Ia funding 1922 5s.....	6,210	6,000	6,180
Wright Co Ia funding 1923 5s.....	6,230	6,000	6,180
Wright Co Ia funding 1924 5s.....	6,249	6,000	6,180
Wright Co Ia funding 1925 5s.....	6,267	6,000	6,180
Wright Co Ia funding 1926 5s.....	7,332	7,000	7,280
Wright Co Ia funding 1927 5s.....	7,351	7,000	7,280
Wright Co Ia funding 1928 5s.....	7,370	7,000	7,280
Wyandotte Mich water works 1936 4½s....	9,844	9,248	9,063
Totals	\$9,723,247	\$9,898,926	\$9,443,236

MUTUAL INDEMNITY AND PROTECTIVE UNION

NEW HAVEN, CONN.

[Commenced business November, 1897]

JOSEPH B. CUNNINGHAM, President WALLACE S. MOYLE, Secretary
 Attorney for service of process in the State of New York, SUPERINTENDENT
 OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$880 17	
All other assessments or premiums.....	8,007 81	
Total	\$8,887 98	
Deduct payments returned to applicants and members	3 67	
Net amount received from members.....		\$8,884 31
Interest on:		
Bonds	\$200 00	
Other sources	447 56	
		647 56
Total Income		\$9,531 87
Ledger Assets December 31, 1912.....		17,132 95
Total		\$26,664 82

DISBURSEMENTS

Death claims	\$1,375 00	
Sick and accident claims.....	5,190 39	
Total benefits paid.....		\$6,565 39
Commissions and fees to deputies or organizers.....		233 00
Salaries of officers and trustees.....		938 56
Compensation of office employees.....		90 00
Medical examiners' fees and salaries.....		146 30
Traveling and other expenses of officers, trustees and committees		68 50
Collection and remittance of assessments and dues.....		462 64
Rent		168 00
Advertising, printing and stationery.....		15 24
Postage, express, telegraph and telephone.....		55 35
Lodge supplies		44 37
Miscellaneous		179 15
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		924 00
Total Disbursements		\$9,890 50
Balance		\$16,774 32

LEDGER ASSETS

Book value of bonds.....	\$3,830 00
Deposited in trust companies and banks <i>on interest</i>	11,535 35
Cash in association's office and in banks <i>not on interest</i>	1,408 97
Total	\$16,774 32

NON-LEDGER ASSETS

Interest accrued:	
Bonds	\$73 33
Other assets	231 04
Total	\$304 37
Total Assets	\$17,078 69

EXHIBIT OF FUNDS

	Mortuary and disability	General fund	Expense	Total
Balance on hand December 31, 1912.....	\$9,832 23	\$7,300 72	.....	\$17,132 95
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	438 25	.....	438 25	876 50
Other assessments.....	6,005 84	.....	2,001 97	8,007 81
Interest and dividends.....	647 56	.....	.....	647 56
Totals.....	\$16,923 88	\$7,300 72	\$2,440 22	\$26,664 82
<i>Disbursements:</i>				
Death claims.....	\$1,375 00	.....	.....	\$1,375 00
Sick and accident claims.....	5,190 39	.....	.....	5,190 39
Commissions to deputies, organizers and agents.....	.....	.....	\$233 00	233 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	1,606 00	1,606 00
Rent.....	.....	.....	168 00	168 00
Official publication.....	.....	.....	44 37	44 37
Other expenditures.....	924 00	.....	349 74	1,273 74
Totals.....	\$7,489 39	.....	\$2,401 11	\$9,890 50
Balance before transfers.....	\$9,434 49	\$7,300 72	\$39 11	\$16,774 32
Increase by transfers.....	924 00	.....	.....	924 00
Balance.....	\$10,358 49	\$7,300 72	\$39 11	\$17,698 32
Decrease by transfers.....	.....	924 00	.....	924 00
Balance on hand December 31, 1913.....	\$10,358 49	\$6,376 72	\$39 11	\$16,774 32

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	718	\$1,005,200	423	\$592,200
Written in 1913.....	93	130,200	87	121,800
Totals .	811	\$1,135,400	510	\$714,000
Deduct terminated or de- creased in 1913.....	81	113,400	57	79,000
Total benefit certificates in force December 31, 1913	730	\$1,022,000	453	\$635,000
Terminated by death in 1913.	11	15,400	3	4,200
Terminated by lapse in 1913.	70	98,000	54	74,800

Received in 1913 from members in New York:	
Mortuary and disability.....	\$4,039 37
Expense	1,627 34
Total	\$5,666 71

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	11	\$1,375	3	\$375
Paid in 1913.....	11	\$1,375	3	\$375

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	100	\$5,190	61	\$3,318
Paid in 1913.....	100	5,190	61	3,318

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
N Y & Stamford Ry 1st ref mtg 1958 4s....	\$1,580	\$2,000	\$1,580
Consolidated Ry 1955 4s.....	1,500	2,000	1,500
Consolidated Ry 1955 4s.....	750	1,000	750
Totals	\$3,830	\$5,000	\$3,830

NATIONAL FRATERNAL SOCIETY OF THE DEAF

No. 64 WEST RANDOLPH STREET, CHICAGO, ILL.

[Commenced business December 2, 1907]

HARRY C. ANDERSON, President

FRANCIS P. GIBSON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$988 00	
Assessments or premiums.....	25,439 46	
Special reserve payments.....	30 52	
Total	\$26,457 98	
Deduct payments returned to applicants and members	27 67	
Net amount received from members.....		\$26,430 31
Interest on:		
Mortgage loans	\$956 78	
Bonds	365 04	
Other sources	163 43	
		1,485 23
Sale of lodge supplies.....		183 50
Miscellaneous		278 92
Total Income		\$28,377 98
Ledger Assets December 31, 1912.....		28,013 88
Total		\$56,391 86

DISBURSEMENTS

Death claims	\$2,750 00	
Sick and accident claims.....	2,935 00	
Total benefits paid.....		\$5,685 00
Salaries of deputies and organizers.....		126 00
Salaries of officers and trustees.....		1,635 00
Salaries of office employees.....		248 75
Traveling and other expenses of officers, trustees and com- mittees		429 48
Insurance department fees		312 95
Rent		324 00
Advertising, printing and stationery.....		184 85
Postage, express, telegraph and telephone.....		154 84
Lodge supplies		166 10
Official publication		450 00
Legal expenses		50 00
Furniture and fixtures.....		292 00
Miscellaneous		419 70
Total Disbursements		\$10,478 67
Balance		\$45,913 19

LEDGER ASSETS	
Mortgage loans	\$33,000 00
Book value of bonds.....	10,500 00
Deposited in trust companies and banks <i>on interest</i>	291 59
Cash in association's office, \$100; in banks <i>not on interest</i> , \$1,621.60	1,721 60
Grand secretary's fund, \$300; financial secretary's fund, \$100..	400 00
Total	\$45,913 19

NON-LEDGER ASSETS	
Interest accrued:	
Mortgages	\$690 68
Bonds	166 25
Other assets	4 33
Total	861 26
Total Assets	\$46,774 45

EXHIBIT OF FUNDS					
	Mortuary	Reserve	Sick and accident	Expense	Total
Balance on hand December 31, 1912.....	\$1,000 00	\$24,663 31	\$447 40	\$1,913 17	\$28,013 88
<i>Income:</i>					
Membership fees.....				960 33	960 33
Assessments.....	17,491 15	2,659 80	2,644 40	2,644 11	25,439 46
Interest and dividends.....		1,485 25			1,485 25
Other income.....		30 52		462 42	492 94
Totals.....	\$18,491 15	\$28,828 88	\$3,091 80	\$5,980 03	\$56,391 86
<i>Disbursements:</i>					
Death claims.....	\$2,750 00				\$2,750 00
Sick and accident claims.....			\$2,935 00		2,935 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....				\$2,439 23	2,439 23
Insurance department fees.....				312 95	312 95
Rent.....				324 00	324 00
Official publication.....				450 00	450 00
Legal expenses.....				50 00	50 00
Other expenditures.....				1,217 49	1,217 49
Totals.....	\$2,750 00		\$2,935 00	\$4,793 67	\$10,478 67
Balance before transfers.....	\$15,741 15	\$28,828 88	\$156 80	\$1,186 36	\$45,913 19
Increase by transfers.....		14,741 15	63 59	63 59	14,868 33
Balance.....	\$15,741 15	\$43,570 03	\$220 39	\$1,249 95	\$60,781 52
Decrease by transfers.....	14,741 15		63 59	63 59	14,868 33
Balance on hand December 31, 1913.....	\$1,000 00	\$43,570 03	\$156 80	\$1,186 36	\$45,913 19

EXHIBIT OF CERTIFICATES				
	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	1,319	\$876,050	82	\$47,100
Written in 1913.....	324	239,000	56	35,500
Received by transfer in 1913.			6	4,500
Increased in 1913.....		3,750		
Totals	1,643	\$1,118,800	144	\$87,100
Deduct terminated or de- creased in 1913.....	57	38,850	14	9,250
Total benefit certificates in force December 31, 1913	1,586	\$1,079,950	130	\$77,850

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Terminated by death in 1913.	6	\$2,750	.....	.....
Terminated by lapse in 1913.	51	31,100	2	\$1,500
Transferred in 1913.....	.....	.....	12	4,000
Decreased in 1913.....	.....	5,000	.....	3,750

Received in 1913 from members in New York:		
Mortuary		\$1,079 38
Reserve		174 96
Sick and accident.....		191 70
Expense		359 70
Total		\$1,805 74

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	6	\$2,750	.....	.....
Paid in 1913.....	6	\$2,750	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	126	\$2,935	7	\$205
Paid in 1913.....	126	\$2,935	7	\$205

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Kern Mercantile Bldgs Chicago 1916 6s.....	\$1,000	\$1,000	\$1,000
Kern Mercantile Bldgs Chicago 1917 6s.....	2,000	2,000	2,000
Kern Mercantile Bldgs Chicago 1920 6s.....	2,000	2,000	2,000
Harder Fire Proof Stor & Van Co Chic 1915 6s	1,000	1,000	1,000
Carlson Apartment Bldgs Chic 1919 5½s...	1,500	1,500	1,500
Garfield Park Storage Warehouse Chic 1920 6s	3,000	3,000	3,000
Totals . . .	\$10,500	\$10,500	\$10,500

THE NATIONAL PROTECTIVE LEGION

WAVERLY, N. Y.

[Commenced business October 16, 1890]

GEORGE A. SCOTT, President

HENRY C. LOCKWOOD, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$89 86	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	89,942 55	
All other assessments or premiums.....	251,857 02	
Dues and per capita tax.....	1,175 50	
Net amount received from members.....		\$343,044 93
Interest on:		
Mortgage loans	\$3,269 17	
Bonds	3,464 54	
		6,733 71
Rents		4,156 66
Sale of lodge supplies.....		3,466 07
Miscellaneous		549 77
Borrowed money		45,000 00
Checks returned		452 35
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		1,000 00
Total Income		\$404,403 49
Ledger Assets December 31, 1912.....		214,915 32
Total		\$619,318 81

DISBURSEMENTS

Death claims	\$134,046 44	
Sick and accident claims.....	173,659 37	
Old age benefits.....	1,333 36	
Distribution	769 27	
Total benefits paid.....		\$309,808 44
Commissions and fees to deputies or organizers.....		11,465 14
Salaries of deputies and organizers.....		16,010 92
Salaries of officers and trustees.....		6,400 76
Salaries and other compensation of office employees.....		12,313 39
Medical examiners' fees and salaries.....		5,234 05
Traveling and other expenses of officers, trustees and committees		5,182 24
Insurance department fees.....		289 00
Rent		5,820 55
Advertising		227 88
Postage, express, telegraph, telephone, freight and dray.....		5,894 75
Lodge supplies		3 75
Official publication, printing and stationery.....		773 62

Expense of supreme lodge meeting.....	\$91 53
Legal expenses	1,970 93
Furniture and fixtures.....	77 06
Taxes, repairs and other expenses on real estate.....	1,434 07
Miscellaneous	2,386 81
Borrowed money repaid.....	42,000 00
Actuary, \$515; janitor, \$652.....	1,167 00
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	754 70

Total Disbursements **\$429,306 61**

Balance **\$190,012 20**

LEDGER ASSETS

Book value of real estate.....	\$34,000 00
Mortgage loans	57,200 00
Book value of bonds.....	90,052 75
Deposited in banks <i>not on interest</i>	8,759 45

Total **\$190,012 20**

NON-LEDGER ASSETS

Interest due and accrued:

Mortgages	\$1,073 93
Bonds	4,335 84

Total **5,409 77**

Rents accrued **375 09**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... **27,878 05**

Office fixtures and printing plant, \$32,228.55; supplies, \$17,160.60; office fixtures and supplies with organizers, \$7,897.45; due from local legions for supplies and regalia, \$6,922.10 **64,208 70**

Gross Assets **\$287,883 72**

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default **\$3,395 00**

Book value of bonds over market value..... **21,779 75**

Office fixtures and printing plant, supplies, office fixtures and supplies with organizers; due from local legions for supplies and regalia.. **64,208 70**

Total **89,383 45**

Total Admitted Assets **\$198,500 27**

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$2,000 00
Resisted	1,368 55

Total **\$3,368 55**

Salaries and miscellaneous accounts..... **19,024 54**

Borrowed money **8,000 00**

Advance assessments **44,600 69**

Total Liabilities **\$74,993 78**

EXHIBIT OF FUNDS

	Mortuary	Benefit old form class B	Benefit, new form class B
Balance on hand December 31, 1912.....	\$130,010 29	\$2,757 71	\$68,454 53
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	9,981 50	270 40	12,033 75
Other assessments.....	98,927 39	4,831 40	78,570 26
Interest and dividends.....	4,081 34	.....	2,332 87
Other income.....	1,047 18	257 70	469 01
Totals.....	\$244,047 70	\$8,117 21	\$161,830 42
<i>Disbursements:</i>			
Death claims.....	\$104,862 60	\$1,794 91	\$8,551 80
Sick and accident claims.....	.....	4,494 62	100,632 50
Other benefits.....	1,333 36	769 27	.....
Other expenditures.....	74 70	.....	680 00
Totals.....	\$106,270 66	\$7,058 80	\$109,864 30
Balance on hand December 31, 1913.....	\$137,777 04	\$1,058 41	\$51,966 12
	Class C disability	Expense	Total
Balance on hand December 31, 1912.....	\$13,335 75	\$357 04	\$214,915 32
<i>Income:</i>			
Membership fees.....	.....	69 86	69 86
Assessments during first twelve months of membership of which all or an extra per cent is used for expenses.....	30,240 00	37,446 90	89,942 55
Other assessments.....	43,286 45	26,241 52	251,857 02
Dues and per capita tax.....	.....	1,175 50	1,175 50
Interest and dividends.....	319 50	.....	6,733 71
Other income.....	1,096 00	51,754 96	54,624 85
Totals.....	\$88,277 70	\$117,045 78	\$619,318 81
<i>Disbursements:</i>			
Death claims.....	\$18,837 13	.....	\$134,046 44
Sick and accident claims.....	68,532 25	.....	173,659 37
Other benefits.....	.....	.....	2,102 63
Commissions to deputies, organizers and agents.....	.....	\$11,465 14	11,465 14
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	43,517 46	43,517 46
Insurance department fees.....	.....	289 00	289 00
Rent.....	.....	5,820 55	5,820 55
Official publication, printing and stationery.....	.....	773 62	773 62
Supreme lodge meeting.....	.....	91 52	91 52
Legal expenses.....	.....	1,970 98	1,970 98
Taxes and expenses on real estate.....	.....	1,434 07	1,434 07
Other expenditures.....	.....	53,381 13	54,135 83
Totals.....	\$87,369 38	\$118,743 47	\$429,306 61
Balance on hand December 31, 1913.....	\$908 32	—\$1,697 69	\$190,012 20

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	27,528	\$14,296,430	8,751	\$3,636,304
Written in 1913.....	5,565	2,237,200	1,754	424,625
Increased in 1913.....	.....	132,834	.....	61,455
Totals.....	33,093	\$16,666,464	10,505	\$4,122,384
Deduct terminated or de- creased in 1913.....	5,380	2,153,992	1,475	629,936
Total benefit certificates in force December 31, 1913.....	27,713	\$14,512,472	9,030	\$3,492,448
Terminated by death in 1913.....	270	134,047	116	8,852
Terminated by lapse in 1913.....	5,010	1,998,192	1,309	609,877
Terminated by expiry in 1913.....	100	21,753	50	11,207

Received in 1913 from members in New York:	
Mortuary	\$29,015 87
Class B, old form.....	3,066 00
Class B, new form.....	45,883 19
Class C	19,097 29
Expense	20,376 89
Total	<u>\$117,439 24</u>

EXHIBIT OF DEATH CLAIMS				
	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1	\$65	.....	.....
Incurred in 1913.....	308	144,135	81	\$10,993
Totals	309	\$144,200	81	\$10,993
Paid in 1913.....	306	134,047	81	8,853
Balance	3	\$10,153	.....	\$2,140
Saved by compromising or scaling down in 1913.....	.....	7,153	.....	2,140
Claims unpaid December 31, 1913	3	3,000	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS CLASS B — OLD AND NEW FORMS				
	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	5	\$158	2	\$94
Incurred in 1913.....	3,394	126,570	1,779	64,936
Totals	3,399	\$126,728	1,781	\$65,030
Paid in 1913.....	3,096	105,127	1,635	53,391
Balance	303	\$21,601	146	\$11,639
Saved by compromising or scaling down in 1913.....	.....	13,616	.....	7,520
Rejected in 1913.....	296	7,842	144	4,063
Claims unpaid December 31, 1913	7	143	2	56

EXHIBIT OF SICK AND ACCIDENT CLAIMS — CLASS C				
	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	2,810	\$74,011	655	\$17,595
Paid in 1913.....	2,564	\$68,532	592	\$16,294
Rejected in 1913.....	240	5,254	61	1,263
Claims unpaid December 31, 1913	6	225	2	38

EXHIBIT OF OLD AGE AND DIVIDENDS				
	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	52	\$2,103	17	\$812
Paid in 1913.....	52	\$2,103	17	\$812

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Grossdale Ill 1912 4s.....	\$1,750	\$2,000	\$1,750
Springfield Coal Mining Co 1923 5s.....	8,000	10,000	7,000
Colorado Power Co 1958 5s.....	8,500	10,100	8,383
Atlantic Shore Line Ry 1934 5s.....	4,250	5,000	4,000
Tampa Northern R R Co 1936 5s.....	4,500	5,000	4,150
Alfred Light & Power Co 1935 5s.....	9,000	10,000	7,500
Pana Coal Co 1913 6s.....	9,900	10,000	7,500
Buffalo & Susq Ry Co 1958 4½s.....	10,100	10,000	700
City of Lisbon N D various 7s.....	6,091	5,500	5,940
City of New York 1953 3½s.....	9,400	10,000	8,500
City Gas & Electric Co Paris Ill 1935 5s....	9,700	10,000	9,200
Eden Irrigation & Land Co 1916 6s.....	4,850	5,000	1,250
Laramie Hahns Peak & Pac R R 1932 6s...	4,012	4,000	2,400
Totals	<u>\$90,053</u>	<u>\$96,600</u>	<u>\$68,278</u>

THE NATIONAL SLAVONIC SOCIETY OF THE UNITED STATES OF AMERICA

PITTSBURGH, PA.

[Commenced business February, 1890]

ALBERT MAMATEY, President

JOSEPH DURISH, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums		\$470,381 79
Interest on:		
Mortgage loans	\$1,204 49	
Bonds and stocks.....	3,637 37	
Other sources	13,979 56	
		<hr/> 18,821 42
Rents		2,850 82
Sale of lodge supplies.....		3,761 46
Miscellaneous		461 24
Cash deposited in banks for orphans.....		11,517 51
		<hr/>
Total Income		\$507,794 24
Ledger Assets December 31, 1912		628,137 80
		<hr/>
Total		\$1,135,932 04

DISBURSEMENTS

Death claims	\$294,487 85	
Sick and accident claims.....	10,115 00	
		<hr/>
Total benefits paid.....		\$304,602 85
Salaries of officers and trustees.....		4,525 00
Salaries of office employees.....		4,340 50
Traveling and other expenses of officers, trustees and committees		4,304 33
Insurance department fees and registration.....		879 80
Rent		930 00
Advertising, printing and stationery.....		3,967 84
Postage, express, telegraph and telephone.....		1,145 51
Lodge supplies		1,269 10
Official publication		23,882 79
Expense of supreme lodge meeting.....		7,296 28
Legal expenses		1,589 06
Furniture and fixtures.....		194 00
Taxes, repairs and other expenses on real estate.....		4,353 55
Miscellaneous		2,434 25
National fund		7,213 99
Home for aged and orphans.....		3,038 75
Dues advanced to insane members.....		431 95
Cash paid to orphans.....		11,035 32
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds		260 43
		<hr/>
Total Disbursements		\$387,695 35
		<hr/>
Balance		\$748,236 69

LEDGER ASSETS

Book value of real estate.....	\$90,188 98
Mortgage loans	61,230 00
Book value of bonds, \$197,769.06; stocks, \$1,025.....	198,794 06
Deposited in trust companies and banks <i>on interest</i>	398,023 65
Total	\$748,236 69

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,415 00
Bonds	1,570 43
Total	2,985 43
Rents due	243 50
Market value of real estate over book value.....	20,261 02
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	3,106 28
Dues advanced to insane members, \$2,067.55; furniture, fixtures and machinery, \$15,828.67; lodge supplies, \$4,223.05; miscellaneous, \$86.90	22,206 17
Gross Assets	\$797,039 09

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	\$1,499 06
Dues advanced to insane members, furniture, fixtures and machinery, lodge supplies, miscellaneous	22,206 17
Total	23,705 23
Total Admitted Assets.....	\$773,333 86

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$14,705 37
Adjusted, not yet due.....	27,300 00
Resisted	625 00
Reported, not yet adjusted.....	8,500 00
Total	\$51,130 37
Salaries and miscellaneous accounts.....	257 00
Funds due orphans.....	88,371 26
Total Liabilities	\$139,758 63

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	National fund
Balance on hand December 31, 1912.....	\$243,688 15	\$205,515 46	\$3,049 29	\$3,084 32
<i>Income:</i>				
Assessments.....	362,159 29	24,458 65	12,608 95	6,686 33
Interest and dividends.....	8,765 64	5,345 37	46 90	18 65
Other income.....		2,547 50	125 00	65 86
Totals.....	\$614,613 08	\$237,866 98	\$15,830 14	\$9,855 16
<i>Disbursements:</i>				
Death claims.....	\$294,487 85			
Sick and accident claims.....			\$10,115 00	
Taxes and expenses on real estate.....		\$4,353 55		
Other expenditures.....	52 83	207 60		\$7,213 99
Totals.....	\$294,540 68	\$4,561 15	\$10,115 00	\$7,213 99
Balance on hand December 31, 1913.....	\$320,072 40	\$233,305 83	\$5,715 14	\$2,641 17

EXHIBIT OF FUNDS—Concluded

	Home for aged and orphans	Orphans' cash	Expense	Total
Balance on hand December 31, 1912.....	\$80,402 44	\$84,962 17	\$7,485 97	\$628,137 80
<i>Income:</i>				
Assessments.....	13,370 44	.....	51,098 13	470,381 75
Interest and dividends.....	1,217 52	2,926 90	500 44	18,831 42
Other income.....	337 15	11,517 51	3,998 01	18,591 03
Totals.....	\$95,327 55	\$99,406 58	\$63,032 55	\$1,185,932 04
<i>Disbursements:</i>				
Death claims.....	.....	.....	.....	\$294,487 85
Sick and accident claims.....	.....	.....	.....	10,115 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$13,169 88	13,169 88
Insurance department fees.....	.....	.....	879 80	879 80
Rent.....	.....	.....	930 00	930 00
Official publication.....	.....	.....	23,882 79	23,882 79
Supreme lodge meeting.....	.....	.....	7,296 28	7,296 28
Legal expenses.....	.....	.....	1,589 06	1,589 06
Taxes and expenses on real estate.....	.....	.....	.....	4,353 55
Other expenditures.....	\$3,038 75	\$11,035 32	9,442 65	30,991 14
Totals.....	\$3,038 75	\$11,035 32	\$57,190 46	\$387,695 35
Balance on hand December 31, 1913.....	\$92,288 80	\$88,371 26	\$5,842 09	\$748,236 69

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31 1912.....	36,421	\$26,192,463	2,596	\$1,737,400
Written in 1913.....	4,059	3,114,000	268	178,750
Received by transfer in 1913.....	.....	.....	38	29,500
Increased in 1913.....	.....	47,500	.....	1,000
Totals	40,480	\$29,353,963	2,902	\$1,946,650
Deduct terminated or de- creased in 1913.....	2,616	1,677,963	233	150,250
Total benefit certificates in force December 31, 1913	37,864	\$27,676,000	2,669	\$1,796,400
Terminated by death in 1913.....	403	302,900	34	25,250
Terminated by lapse in 1913.....	2,019	1,235,063	119	70,250
Transferred in 1913.....	.....	.....	74	50,250
Terminated by withdrawals in 1913	194	119,750	6	3,500
Decreased in 1913.....	.....	20,250	.....	1,000

Received in 1913 from members in New York:

Mortuary	\$24,634 87
Reserve	1,611 38
Sick and accident.....	796 05
Expense	3,544 15
Total	\$30,586 45

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	61	\$42,368	6	\$4,400
Incurred in 1913.....	403	302,900	34	24,950
Totals	464	\$345,268	40	\$29,350
Paid in 1913.....	387	294,488	38	27,850
Claims unpaid December 31, 1913	77	\$50,780	2	\$1,500

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	4	\$400	1	\$100
Incurred in 1913.....	286	10,065	20	685
Totals	290	\$10,465	21	\$785
Paid in 1913.....	286	10,115	21	785
Claims unpaid December 31, 1913	4	\$350	.....	.....

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
N Y City Assessment 1917 4½s.....	\$50,692	\$50,000	\$51,000
Pittsburgh water 1925 4¼s.....	25,570	25,000	25,000
Chicago Lincoln Park 1923 4s.....	25,000	25,000	24,000
Milwaukee Wis sewerage 1916 4½s.....	2,019	2,000	2,020
Milwaukee Wis sewerage 1919 4½s.....	3,014	3,000	3,030
Milwaukee Wis 1921 4½s.....	5,024	5,000	5,050
Milwaukee Wis 1923 4½s.....	3,014	3,000	3,030
Milwaukee Wis bath 1923 4½s.....	2,010	2,000	2,020
Milwaukee Wis park 1931 4½s.....	5,025	5,000	5,100
Milwaukee Wis park 1932 4½s.....	5,025	5,000	5,100
Philadelphia 1920 3½s.....	24,243	25,000	24,000
Borough of Woodlawn sch dist 1941 4½s...	10,323	10,000	10,300
Scranton tax exempt 1933 4½s.....	5,199	5,000	5,200
Baltimore new sewerage Imp 1961 4s.....	14,456	15,000	14,400
Bayonne gold school 1933 4½s.....	5,162	5,000	5,100
Wilkes Barre 1939 4½s.....	5,195	5,000	5,200
Allegheny Co road 1933 4s.....	6,799	7,000	6,720
Stocks:			
5 Preferred Slovak Farmers Association.....	500	500	500
7 Common Slovak Farmers Association.....	525	525	525
Totals	\$198,794	\$198,025	\$197,295

NATIONAL UNION

TOLEDO, OHIO

[Commenced business June, 1881]

JAMES A. WRIGHT, President

EDWIN A. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$11,769 00	
Assessments or premiums.....	2,579,079 23	
Dues and per capita tax.....	1,394 00	
Other payments by members.....	871 30	
Net amount received from members.....		\$2,593,113 53
Interest on:		
Bonds	\$88,608 10	
Other sources	8,166 01	
		96,774 11
Rents		2,358 50
Sale of lodge supplies.....		1,708 17
Miscellaneous		62 57
Council bonds, \$989.49; council fines, \$159.....		1,148 49
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		
Bonds		1,787 50
Total Income	\$2,696,952 87	
Ledger Assets December 31, 1912.....	2,233,382 93	
Total	\$4,930,335 85	

DISBURSEMENTS

Death claims	\$2,405,514 33
Commissions and fees to deputies or organizers.....	24,169 32
Salaries of deputies and organizers.....	29,098 51
Salaries of managers and agents.....	3,900 00
Salaries and other compensation of officers and trustees.....	16,580 00
Salaries and other compensation of committees.....	1,950 00
Salaries of office employees.....	24,066 87
Medical examiners' fees and salaries.....	20,212 00
Traveling and other expenses of officers, trustees and com- mittees	9,633 64
Insurance department fees.....	611 92
Rent	8,262 50
Advertising, printing and stationery.....	15,228 57
Postage, express, telegraph and telephone.....	4,505 09
Lodge supplies	75 36
Official publication	2,351 35
Legal expenses	2,838 65
Furniture and fixtures.....	1,979 35
Taxes, repairs and other expenses on real estate.....	2,469 00
Miscellaneous	2,706 66

Field department expense.....	\$14,055 78
Local cabinets	3,605 25
Care of securities.....	1,458 39
Gross decrease, by adjustment, in book value of ledger assets, vis.:	
Bonds	2,559 75
Total Disbursements	\$2,597,832 28
Balance	\$2,332,503 57

LEDGER ASSETS

Book value of real estate.....	\$49,453 65
Book value of bonds.....	2,099,264 15
Deposited in trust companies and banks on interest.....	183,785 77
Total	\$2,332,503 57

NON-LEDGER ASSETS

Interest accrued on bonds.....	25,772 47
Market value of bonds over book value.....	86,338 68
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	209,857 82
Total Assets	\$2,654,472 54

LIABILITIES

Policy or certificate claims:	
Resisted	\$4,000
Reported, not yet adjusted.....	271,000
Total	\$275,000 00
Salaries and miscellaneous accounts.....	7,749 90
Total Liabilities	\$282,749 90

EXHIBIT OF FUNDS

	Mortuary	Reserve	Building	Expense	Total
Balance on hand December 31, 1912.....	\$158,800 55	\$2,001,824 13	\$49,453 65	\$23,304 65	\$2,233,383 98
<i>Income:</i>					
Membership fees.....				11,769 00	11,769 00
Assessments.....	2,372,457 24	16,000 00		190,621 99	2,579,079 23
Dues and per capita tax.....				1,394 00	1,394 00
Interest and dividends.....	7,170 10	89,133 61		470 40	96,774 11
Other income.....		1,787 50		6,149 03	7,936 53
Totals.....	\$2,538,427 89	\$2,108,745 24	\$49,453 65	\$233,709 07	\$4,930,335 85
<i>Disbursements:</i>					
Death claims.....	\$2,405,514 32				\$2,405,514 32
Commissions to deputies, organ- izers and agents.....				\$24,169 32	24,169 32
Salaries, fees, other compensation and traveling expenses of officers and employees.....				105,441 02	105,441 02
Insurance department fees.....				611 92	611 92
Rent.....				8,262 50	8,262 50
Official publication.....				2,351 35	2,351 35
Legal expenses.....				2,838 65	2,838 65
Other expenditures.....		\$2,559 75		46,083 45	48,643 20
Totals.....	\$2,405,514 32	\$2,559 75		\$189,758 21	\$2,597,832 28
Balance on hand December 31, 1913.....	\$132,913 57	\$2,106,185 49	\$49,453 65	\$43,950 86	\$2,332,503 57

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	62,012	\$118,999,000	2,461	\$4,537,000
Written in 1913.....	6,419	7,630,000	258	294,000
Received by transfer in 1913.....	.....	.....	15	19,000
Increased in 1913.....	.....	181,000	.....	1,000
Totals	69,331	\$126,810,000	2,734	\$4,851,000
Deduct terminated or decreased in 1913.....	6,848	10,292,500	266	388,000
Total benefit certificates in force December 31, 1913	62,483	\$116,517,500	2,468	\$4,463,000
Terminated by death in 1913.....	1,070	2,460,000	37	69,000
Terminated by lapse in 1913.....	5,778	7,568,000	217	295,000
Transferred in 1913.....	.....	.....	12	14,000
Decreased in 1913.....	.....	264,500	.....	10,000
Received in 1913 from members in New York:				
Mortuary				\$82,846 83
Expense				529 73
Total				\$83,376 56

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	111	\$227,000	1	\$2,000
Incurred in 1913.....	1,070	2,460,000	37	69,000
Totals	1,181	\$2,687,000	38	\$71,000
Paid in 1913.....	1,058	2,405,514	36	69,000
Balance	123	\$281,486	2	\$2,000
Saved by compromising or scaling down in 1913.....	.....	5,486	.....	.....
Rejected in 1913.....	1	1,000	.....	.....
Claims unpaid December 31, 1913	122	275,000	2	2,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Akron Ohio paving 1914 4½s.....	\$3,000	\$3,000	\$3,000
Akron Ohio paving 1915 4½s.....	4,000	4,000	4,040
Akron Ohio paving 1916 4½s.....	3,360	3,360	3,394
Akron Ohio paving 1917 4½s.....	1,000	1,000	1,020
Akron Ohio paving 1918 4½s.....	1,000	1,000	1,020
Akron Ohio paving 1919 4½s.....	1,000	1,000	1,020
Akron Ohio paving 1920 4½s.....	2,000	2,000	2,060
Akron Ohio paving 1921 4½s.....	1,400	1,400	1,442
Akron Ohio school 1935 4s.....	21,000	21,000	21,000
Akron Ohio school 1936 4s.....	34,000	34,000	34,000
Alliance Ohio street imp 1914 5s.....	1,477	1,477	1,477
Alliance Ohio street imp 1915 5s.....	4,097	4,097	4,138
Alliance Ohio street imp 1916 5s.....	3,527	3,527	3,562
Alliance Ohio street imp 1932 4½s.....	7,800	7,800	8,190
Alliance Ohio street imp 1933 4½s.....	4,000	4,000	4,200
Alliance Ohio street imp 1933 4½s.....	7,500	7,500	7,875

	Book value	Par value	Market value
Alliance Ohio water works 1929 4 1/2 s.....	\$5,000	\$5,000	\$5,200
Alliance Ohio water works 1930 4 1/2 s.....	24,000	24,000	24,960
Alliance Ohio water works 1931 4 1/2 s.....	26,000	26,000	27,300
Alliance Ohio water works 1932 4 1/2 s.....	15,000	15,000	15,750
Alliance Ohio water works rfdg 1932 4 1/2 s..	15,000	15,000	15,750
Ashtabula Ohio subway 1925 4s.....	3,000	3,000	3,000
Ashtabula Ohio subway 1926 4s.....	3,000	3,000	3,000
Ashtabula Ohio subway 1927 4s.....	3,000	3,000	3,000
Ashtabula Ohio subway 1928 4s.....	3,000	3,000	3,000
Ashtabula Co Ohio road 1917 4 1/2 s.....	2,000	2,000	2,020
Ashtabula Co Ohio road 1918 4 1/2 s.....	2,000	2,000	2,040
Ashtabula Co Ohio road 1919 4 1/2 s.....	2,000	2,000	2,040
Ashtabula Co Ohio road 1916 4 1/2 s.....	1,000	1,000	1,010
Ashtabula Co Ohio road 1917 4 1/2 s.....	1,500	1,500	1,515
Ashtabula Co Ohio road 1918 4 1/2 s.....	1,500	1,500	1,530
Ashtabula Co Ohio road 1919 4 1/2 s.....	1,500	1,500	1,530
Ashtabula Co Ohio road 1920 4 1/2 s.....	1,500	1,500	1,530
Bellefontaine Ohio sewer 1939 5s.....	21,000	21,000	22,050
Buncombe Co N C funding 1939 4 1/2 s.....	2,000	2,000	1,960
Cambridge Ohio funding 1920 4s.....	1,000	1,000	1,010
Cambridge Ohio funding 1921 4s.....	1,000	1,000	1,010
Cambridge Ohio funding 1922 4s.....	1,000	1,000	1,010
Cambridge Ohio paving & sewer 1923 4 1/2 s..	12,000	12,000	12,480
Cambridge Ohio sewer 1925 4 1/2 s.....	5,000	5,000	5,250
Canton Ohio water works 1914 4 1/2 s.....	10,000	10,000	10,000
Canton Ohio sewer 1919 4 1/2 s.....	6,000	6,000	6,120
Canton Ohio sewer 1919 4 1/2 s.....	4,000	4,000	4,080
Canton Ohio sewer 1920 4 1/2 s.....	7,000	7,000	7,210
Canton Ohio fire dept 1926 4s.....	10,000	10,000	10,100
Canton Ohio imp 1915 4 1/2 s.....	6,000	6,000	6,060
Canton Ohio imp 1916 4 1/2 s.....	2,700	2,700	2,727
Canton Ohio imp 1919 4 1/2 s.....	800	800	816
Canton Ohio fire dept 1932 4 1/2 s.....	35,000	35,000	37,100
Cincinnati Ohio sinking fund 1932 3 1/2 s....	15,000	15,000	14,100
Cleveland Ohio water works 1926 4s.....	100,000	100,000	102,000
Cleveland Ohio grade crossing 1930 4s.....	6,000	6,000	6,120
Cleveland Ohio sewer 1930 4 1/4 s.....	7,000	7,000	7,350
Cleveland Ohio tuberculosis hosp 1940 4 1/10s.	31,000	31,000	32,240
Cleveland Ohio inter sewer 1946 4 1/4 s.....	115,000	115,000	123,000
Conneaut Ohio rfdg 1917 5s.....	3,000	3,000	3,090
Conneaut Ohio rfdg 1918 5s.....	3,000	3,000	3,120
Coshocton Ohio street imp 1914 4 1/2 s.....	2,000	2,000	2,000
Coshocton Ohio street imp 1915 4 1/2 s.....	2,000	2,000	2,020
Coshocton Ohio street imp 1916 4 1/2 s.....	2,000	2,000	2,020
Coshocton Ohio street imp 1917 4 1/2 s.....	2,000	2,000	2,040
Coshocton Ohio street imp 1918 4 1/2 s.....	2,000	2,000	2,040
Coshocton Ohio city school 1928 4 1/2 s.....	1,500	1,500	1,575
Coshocton Ohio city school 1929 4 1/2 s.....	1,500	1,500	1,590
Coshocton Ohio city school 1930 4 1/2 s.....	1,500	1,500	1,590
Coshocton Ohio city school 1931 4 1/2 s.....	1,000	1,000	1,060
Coshocton Ohio city school 1931 4 1/2 s.....	1,000	1,000	1,060
Coshocton Ohio city school 1932 4 1/2 s.....	1,000	1,000	1,060
Coshocton Ohio city school 1932 4 1/2 s.....	2,000	2,000	2,120
Coshocton Ohio city school 1933 4 1/2 s.....	500	500	535
Coshocton Ohio city school 1932 4 1/2 s.....	1,000	1,000	1,060
Coshocton Ohio city school 1933 4 1/2 s.....	2,500	2,500	2,675
Coshocton Ohio city school 1933 4 1/2 s.....	1,500	1,500	1,605
Cuyahoga Co Ohio road 1914 4 1/2 s.....	7,000	7,000	7,000
Cuyahoga Co Ohio road 1915 4 1/2 s.....	9,000	9,000	9,090
Cuyahoga Co Ohio road 1915 4 1/2 s.....	9,000	9,000	9,090
Cuyahoga Co Ohio road 1916 4 1/2 s.....	9,000	9,000	9,180
Cuyahoga Co Ohio road 1916 4 1/2 s.....	9,000	9,000	9,180
Cuyahoga Co Ohio road 1917 4 1/2 s.....	9,000	9,000	9,180
Cuyahoga Co Ohio road 1917 4 1/2 s.....	9,000	9,000	9,180
Cuyahoga Co Ohio road 1918 4 1/2 s.....	9,000	9,000	9,270
Cuyahoga Co Ohio road 1918 4 1/2 s.....	10,000	10,000	10,300
Cuyahoga Co Ohio road 1919 4 1/2 s.....	10,000	10,000	10,300
Cuyahoga Co Ohio road 1919 4 1/2 s.....	10,000	10,000	10,300
Cuyahoga Co Ohio road 1917 4 1/2 s.....	4,000	4,000	4,080
Cuyahoga Co Ohio road 1918 4 1/2 s.....	2,000	2,000	2,060
Cuyahoga Co Ohio road 1918 4 1/2 s.....	6,000	6,000	6,180
Cuyahoga Co Ohio road 1919 4 1/2 s.....	4,000	4,000	4,120
Cuyahoga Co Ohio road 1920 4 1/2 s.....	4,000	4,000	4,160
Cuyahoga Co Ohio public bldgs 1919 4s....	21,000	21,000	21,210
Cuyahoga Co Ohio public bldgs 1922 4s....	9,000	9,000	9,090
Cuyahoga Co Ohio public bldgs 1921 4s....	3,000	3,000	3,030
Cuyahoga Co Ohio public bldgs 1928 4 1/2 s..	11,000	11,000	11,550

		Book value	Par value	Market value
Cuyahoga Co	Ohio public bldgs 1924 4 1/2 s...	\$11,000	\$11,000	\$11,000
Cuyahoga Co	Ohio public bldgs 1925 4 1/2 s...	11,000	11,000	11,000
Co	Ohio public bldgs 1926 4 1/2 s...	11,000	11,000	11,770
Co	Ohio public bldgs 1927 4 1/2 s...	11,000	11,000	11,770
Co	Ohio improvements 1918 4 1/2 s...	4,000	4,000	4,120
Co	Ohio improvements 1919 4 1/2 s...	6,000	6,000	6,180
Co	Ohio public bldgs 1924 4 s...	11,000	11,000	11,220
Co	Ohio public bldgs 1925 4 s...	14,000	14,000	14,280
Co	storm sewer 1914 4 s...	7,000	7,000	7,000
Co	storm sewer 1918 4 s...	10,000	10,000	10,100
Co	paving 1918 5 s...	5,000	5,000	5,250
Co	paving 1919 5 s...	4,000	4,000	4,240
Co	paving 1920 5 s...	4,000	4,000	4,240
Co	Ohio bridge 1914 4 1/2 s...	4,000	4,000	4,000
Co	Ohio bridge 1916 4 1/2 s...	4,000	4,000	4,040
Defiance Co	Ohio bridge 1918 4 s...	8,000	8,000	8,000
Defiance Co	Ohio bridge 1919 4 s...	8,000	8,000	8,000
Defiance Co	Ohio bridge 1920 4 s...	8,000	8,000	8,000
Defiance Co	Ohio bridge 1921 4 s...	8,000	8,000	8,000
Defiance Co	Ohio bridge 1922 4 s...	8,000	8,000	8,000
Delaware Co	Ohio road 1919 4 1/2 s...	6,000	6,000	6,120
Delaware Co	Ohio road 1919 4 1/2 s...	6,000	6,000	6,120
East Cleveland	Ohio street imp 1915 5 s...	12,000	12,000	12,120
East Cleveland	Ohio street imp 1916 5 s...	14,000	14,000	14,280
East Cleveland	Ohio fire engine 1924 4 1/2 s...	1,000	1,000	1,034
East Cleveland	Ohio fire engine 1925 4 1/2 s...	1,000	1,000	1,034
East Cleveland	Ohio fire engine 1926 4 1/2 s...	1,000	1,000	1,040
East Cleveland	Ohio fire engine 1927 4 1/2 s...	1,000	1,000	1,040
East Cleveland	Ohio fire engine 1928 4 1/2 s...	1,000	1,000	1,044
East Cleveland	Ohio fire engine 1929 4 1/2 s...	1,000	1,000	1,044
East Cleveland	Ohio fire engine 1930 4 1/2 s...	1,000	1,000	1,054
East Liverpool	Ohio street imp 1926 5 s...	2,000	2,000	2,204
East Liverpool	Ohio street imp 1927 5 s...	2,000	2,000	2,204
East Liverpool	Ohio street imp 1928 5 s...	2,000	2,000	2,224
East Liverpool	Ohio street imp 1929 5 s...	2,000	2,000	2,224
East Liverpool	Ohio street imp 1930 5 s...	2,000	2,000	2,244
Elyria	Ohio bridge 1916 5 s...	2,000	2,000	2,044
Elyria	Ohio bridge 1917 5 s...	3,000	3,000	3,094
Elyria	Ohio bridge 1918 5 s...	1,000	1,000	1,044
Elyria	Ohio bridge 1919 5 s...	3,000	3,000	3,154
Elyria	Ohio bridge 1920 5 s...	3,000	3,000	3,184
Elyria	Ohio bridge 1921 5 s...	2,000	2,000	2,120
Elyria	Ohio water works 1933 4 s...	2,000	2,000	2,044
Elyria	Ohio water works 1934 4 s...	5,000	5,000	5,104
Elyria	Ohio water works 1935 4 s...	5,000	5,000	5,104
Elyria	Ohio water works 1936 4 s...	5,000	5,000	5,104
Elyria	Ohio water works 1937 4 s...	5,000	5,000	5,104
Findlay	Ohio paving 1914 5 s...	2,000	2,000	2,000
Findlay	Ohio refunding 1918 4 1/2 s...	1,000	1,000	1,024
Findlay	Ohio refunding 1919 4 1/2 s...	1,000	1,000	1,024
Findlay	Ohio refunding 1920 4 1/2 s...	1,000	1,000	1,034
Hamilton	Ohio sewer 1921 4 s...	20,000	20,000	20,204
Hancock Co	Ohio bridge 1914 5 s...	5,000	5,000	5,004
Hancock Co	Ohio bridge 1915 5 s...	5,000	5,000	5,054
Hancock Co	Ohio bridge 1916 5 s...	5,000	5,000	5,104
Hancock Co	Ohio bridge 1917 5 s...	5,000	5,000	5,154
Hancock Co	Ohio bridge 1918 5 s...	5,000	5,000	5,204
Jackson Co	Ohio turnpike 1929 4 s...	5,000	5,000	5,054
Jackson Co	Ohio turnpike 1930 4 s...	10,000	10,000	10,204
Jackson Co	Ohio turnpike 1931 4 s...	7,000	7,000	7,144
Lakewood	Ohio public imp 1937 4 1/2 s...	5,000	5,000	5,404
Lakewood	Ohio public imp 1938 4 1/2 s...	5,000	5,000	5,404
Lakewood	Ohio public imp 1939 4 1/2 s...	5,000	5,000	5,404
Lucas Co	Ohio road 1916 4 1/2 s...	1,000	1,000	1,010
Lucas Co	Ohio road 1917 4 1/2 s...	2,000	2,000	2,040
Lucas Co	Ohio road 1918 4 1/2 s...	1,500	1,500	1,545
Lucas Co	Ohio bridge 1914 4 s...	1,500	1,500	1,500
Lucas Co	Ohio bridge 1915 4 s...	1,500	1,500	1,500
Lucas Co	Ohio bridge 1916 4 s...	2,500	2,500	2,500
Lucas Co	Ohio bridge 1917 4 s...	1,500	1,500	1,515
Lucas Co	Ohio bridge 1918 4 s...	2,000	2,000	2,020
Lucas Co	Ohio bridge 1919 4 s...	1,500	1,500	1,515
Lucas Co	Ohio bridge 1920 4 s...	2,000	2,000	2,020
Lucas Co	Ohio bridge 1921 4 s...	1,000	1,000	1,010
Lucas Co	Ohio bridge 1922 4 s...	2,000	2,000	2,020
Lucas Co	Ohio bridge 1923 4 s...	1,500	1,500	1,530
Lucas Co	Ohio bridge 1924 4 s...	2,000	2,000	2,040

	Book value	Par value	Market value
Lucas Co Ohio bridge 1925 4s.....	\$1,500	\$1,500	\$1,530
Lucas Co Ohio bridge 1926 4s.....	500	500	510
Lucas Co Ohio bridge 1923 4½s.....	2,000	2,000	2,100
Lucas Co Ohio bridge 1924 4½s.....	4,000	4,000	4,200
Lucas Co Ohio bridge 1925 4½s.....	4,000	4,000	4,240
Lucas Co Ohio tuberculosis hosp 1918 4½s..	4,000	4,000	4,120
Lucas Co Ohio tuberculosis hosp 1919 4½s..	4,000	4,000	4,120
Lucas Co Ohio tuberculosis hosp 1920 4½s..	4,000	4,000	4,160
Mahoning Co Ohio bridge 1914 4½s.....	2,000	2,000	2,000
Mahoning Co Ohio bridge 1915 4½s.....	2,000	2,000	2,020
Mahoning Co Ohio bridge 1916 4½s.....	2,000	2,000	2,020
Mahoning Co Ohio bridge 1917 4½s.....	2,000	2,000	2,040
Mahoning Co Ohio court house 1935 4½s...	3,000	3,000	3,270
Mahoning Co Ohio court house 1935 4½s...	11,000	11,000	11,990
Mahoning Co Ohio court house 1936 4½s...	17,000	17,000	18,530
Mahoning Co Ohio court house 1936 4½s...	16,000	16,000	17,440
Mahoning Co Ohio court house 1937 4½s...	16,000	16,000	17,600
Mahoning Co Ohio court house 1937 4½s...	7,000	7,000	7,700
Mahoning Co Ohio court house 1923 4½s...	4,000	4,000	4,200
Mahoning Co Ohio court house 1926 4½s...	5,000	5,000	5,300
Mahoning Co Ohio court house 1926 4½s...	11,000	11,000	11,660
Mahoning Co Ohio court house 1927 4½s...	9,000	9,000	9,630
Marion Ohio park 1919 4s.....	1,500	1,500	1,515
Marion Ohio park 1919 4s.....	1,500	1,500	1,515
Marion Ohio park 1920 4s.....	1,500	1,500	1,515
Marion Ohio park 1920 4s.....	1,500	1,500	1,515
Marion Ohio park 1921 4s.....	1,500	1,500	1,515
Marion Ohio park 1921 4s.....	1,500	1,500	1,515
Marion Ohio park 1922 4s.....	1,500	1,500	1,515
Marion Ohio park 1922 4s.....	1,500	1,500	1,515
Marion Ohio park 1923 4s.....	1,500	1,500	1,515
Marion Ohio park 1923 4s.....	1,500	1,500	1,515
Marion Ohio park 1924 4s.....	1,500	1,500	1,515
Marion Ohio park 1924 4s.....	1,500	1,500	1,515
Marion Ohio park 1925 4s.....	1,500	1,500	1,515
Marion Ohio park 1925 4s.....	1,500	1,500	1,515
Marion Ohio park 1926 4s.....	1,500	1,500	1,515
Marion Ohio park 1926 4s.....	1,500	1,500	1,515
Marion Ohio park 1927 4s.....	1,500	1,500	1,515
Marion Ohio park 1927 4s.....	1,500	1,500	1,515
Marion Ohio park 1928 4s.....	1,500	1,500	1,515
Marion Ohio park 1928 4s.....	1,500	1,500	1,515
Marion Ohio park 1929 4s.....	500	500	505
Martin's Ferry Ohio imp 1919 5s.....	1,000	1,000	1,050
Martin's Ferry Ohio imp 1920 5s.....	1,000	1,000	1,060
Martin's Ferry Ohio imp 1921 5s.....	1,000	1,000	1,060
Martin's Ferry Ohio imp 1922 5s.....	1,000	1,000	1,070
Martin's Ferry Ohio imp 1922 5s.....	1,000	1,000	1,070
Martin's Ferry Ohio imp 1923 5s.....	1,000	1,000	1,080
Martin's Ferry Ohio imp 1923 5s.....	1,000	1,000	1,080
Martin's Ferry Ohio imp 1924 5s.....	1,000	1,000	1,090
Martin's Ferry Ohio imp 1924 5s.....	1,000	1,000	1,090
Martin's Ferry Ohio imp 1925 5s.....	1,000	1,000	1,090
Martin's Ferry Ohio imp 1925 5s.....	1,000	1,000	1,090
Martin's Ferry Ohio imp 1926 5s.....	1,000	1,000	1,100
Martin's Ferry Ohio imp 1926 5s.....	1,000	1,000	1,100
Martin's Ferry Ohio imp 1927 5s.....	1,000	1,000	1,100
Merger Co Ohio road 1914 5s.....	1,500	1,500	1,515
Merger Co Ohio road 1916 4½s.....	6,000	6,000	6,060
Merger Co Ohio road 1917 4½s.....	5,000	5,000	5,100
Mount Vernon Ohio imp 1915 4s.....	5,000	5,000	5,000
Mount Vernon Ohio imp 1915 4s.....	5,000	5,000	5,000
Mount Vernon Ohio imp 1916 4s.....	5,000	5,000	5,000
Newark Ohio water works 1923 4½s.....	10,000	10,000	10,400
Newark Ohio water works 1924 4½s.....	10,000	10,000	10,500
Newark Ohio water works 1925 4½s.....	10,000	10,000	10,500
Newark Ohio water works 1926 4½s.....	4,000	4,000	4,240
Newark Ohio water 1928 4½s.....	20,000	20,000	21,200
Newark Ohio water 1929 4½s.....	5,000	5,000	5,300
Newburgh Ohio water 1925 5s.....	20,000	20,000	21,800
New Philadelphia Ohio water wks 1926 4½s.	500	500	530
New Philadelphia Ohio water wks 1926 4½s.	2,500	2,500	2,650
New Philadelphia Ohio water wks 1927 4½s.	2,500	2,500	2,675
New Philadelphia Ohio water wks 1927 4½s.	2,500	2,500	2,675
New Philadelphia Ohio water wks 1928 4½s.	2,500	2,500	2,675
New Philadelphia Ohio water wks 1928 4½s.	2,500	2,500	2,675
New Philadelphia Ohio water wks 1929 4½s.	2,500	2,500	2,675

	Book value	Par value	Market value
New Philadelphia Ohio water wks 1929 4½s.	\$2,500	\$2,500	\$2,675
New Philadelphia Ohio water wks 1930 4½s.	2,500	2,500	2,700
New Philadelphia Ohio water wks 1930 4½s.	2,500	2,500	2,700
New Philadelphia Ohio water wks 1931 4½s.	2,500	2,500	2,700
New Philadelphia Ohio water wks 1931 4½s.	2,500	2,500	2,700
New Philadelphia Ohio water wks 1932 4½s.	12,000	12,000	12,980
Niles Ohio electric light 1914 4½s.	1,000	1,000	1,000
Niles Ohio electric light 1916 4½s.	1,000	1,000	1,010
Niles Ohio electric light 1917 4½s.	1,000	1,000	1,020
Niles Ohio electric light 1918 4½s.	1,000	1,000	1,020
Niles Ohio electric light 1921 4½s.	1,000	1,000	1,030
Niles Ohio electric light 1923 4½s.	1,000	1,000	1,040
Niles Ohio electric light 1924 4½s.	1,000	1,000	1,040
Niles Ohio sewer 1914 4½s.	7,000	7,000	7,000
Niles Ohio sewer 1915 4½s.	7,000	7,000	7,070
Niles Ohio sewer 1916 4½s.	6,900	6,900	6,969
Niles Ohio street imp 1914 4½s.	2,500	2,500	2,500
Niles Ohio street imp 1915 4½s.	3,500	3,500	3,535
Niles Ohio street imp 1916 4½s.	3,975	3,975	4,015
Niles Ohio imp 1930 5s.	2,000	2,000	2,200
Niles Ohio imp 1931 5s.	2,500	2,500	2,775
Niles Ohio W W extension 1930 4½s.	2,000	2,000	2,120
Niles Ohio W W extension 1931 4½s.	2,000	2,000	2,120
Niles Ohio W W extension 1932 4½s.	2,000	2,000	2,120
Niles Ohio water works 1949 4¼s.	3,000	3,000	3,120
Niles Ohio water works 1950 4¼s.	4,000	4,000	4,160
Norwalk Ohio imp 1914 4s.	2,500	2,500	2,500
Norwalk Ohio imp 1915 4s.	2,500	2,500	2,500
Norwalk Ohio imp 1916 4s.	2,500	2,500	2,500
Painesville Ohio imp 1914 5s.	500	500	500
Painesville Ohio imp 1915 5s.	500	500	505
Painesville Ohio imp 1915 5s.	500	500	505
Painesville Ohio imp 1916 5s.	1,000	1,000	1,020
Painesville Ohio imp 1916 5s.	1,000	1,000	1,020
Painesville Ohio imp 1917 5s.	1,000	1,000	1,030
Painesville Ohio imp 1917 5s.	1,000	1,000	1,030
Painesville Ohio imp 1918 5s.	1,500	1,500	1,560
Painesville Ohio imp 1918 5s.	1,500	1,500	1,560
Painesville Ohio imp 1919 5s.	1,500	1,500	1,575
Painesville Ohio imp 1919 5s.	1,500	1,500	1,575
Painesville Ohio imp 1920 5s.	1,000	1,000	1,060
Painesville Ohio imp 1920 5s.	1,000	1,000	1,060
Portage Co Ohio road 1929 4s.	500	500	510
Portage Co Ohio road 1930 4s.	1,000	1,000	1,020
Portage Co Ohio road 1930 4s.	1,000	1,000	1,020
Portage Co Ohio road 1931 4s.	1,500	1,500	1,530
Portage Co Ohio road 1931 4s.	500	500	510
Portage Co Ohio road 1932 4s.	500	500	510
Portage Co Ohio road 1932 4s.	1,000	1,000	1,020
Portage Co Ohio road 1933 4s.	1,000	1,000	1,020
Portage Co Ohio road 1933 4s.	1,000	1,000	1,020
Portage Co Ohio road 1934 4s.	1,000	1,000	1,020
Portage Co Ohio road 1934 4s.	1,000	1,000	1,020
Sandusky Ohio harbor 1922 4s.	5,000	5,000	5,050
Sandusky Ohio harbor 1923 4s.	5,000	5,000	5,050
Springfield Ohio street imp 1922 5s.	9,000	9,000	9,720
Springfield Ohio fire department 1930 4½s.	17,000	17,000	18,360
Springfield Ohio hospital 1930 4s.	5,000	5,000	5,100
Springfield Ohio hospital 1931 4s.	4,000	4,000	4,080
Springfield Ohio hospital 1932 4s.	5,000	5,000	5,100
Springfield Ohio imp 1925 4½s.	2,000	2,000	2,120
Springfield Ohio imp 1931 4½s.	10,000	10,000	10,900
Springfield Ohio imp 1932 4½s.	12,000	12,000	13,080
Springfield Ohio city imp 1933 4½s.	28,000	28,000	30,520
Springfield Ohio storm sewer 1936 4½s.	24,000	24,000	26,400
Springfield Ohio storm sewer 1937 4½s.	41,228	41,228	45,763
Toledo Ohio imp 1917 4s.	106,000	106,000	106,000
Toledo Ohio imp 1919 4s.	6,000	6,000	6,060
Toledo Ohio bridge 1938 4¼s.	90,000	90,000	95,400
Wooster Ohio street imp 1932 4½s.	17,500	17,500	18,900
Wooster Ohio street imp 1932 4½s.	3,000	3,000	3,240
Youngstown Ohio gen imp 1917 5s.	500	500	520
Youngstown Ohio imp 1914 5s.	1,000	1,000	1,000
Youngstown Ohio imp 1914 5s.	5,000	5,000	5,000
Youngstown Ohio imp 1915 5s.	5,000	5,000	5,050
Youngstown Ohio imp 1917 5s.	5,000	5,000	5,200
Youngstown Ohio imp 1918 5s.	5,000	5,000	5,250

	Book value	Par value	Market value
Youngstown Ohio imp 1919 5s.....	\$7,000	\$7,000	\$7,420
Youngstown Ohio paving 1914 4s.....	625	625	625
Youngstown Ohio paving 1915 5s.....	625	625	631
Youngstown Ohio paving 1916 5s.....	625	625	644
Youngstown Ohio paving 1917 5s.....	625	625	650
Youngstown Ohio water main 1915 4s.....	5,000	5,000	5,000
Youngstown Ohio water main 1916 4s.....	5,000	5,000	5,000
Youngstown Ohio water main 1917 4s.....	5,000	5,000	5,000
Youngstown Ohio water main 1918 4s.....	5,000	5,000	5,050
Youngstown Ohio refunding 1917 4½s.....	500	500	515
Youngstown Ohio refunding 1918 4½s.....	2,500	2,500	2,575
Youngstown Ohio refunding 1919 4½s.....	2,500	2,500	2,575
Youngstown Ohio refunding 1920 4½s.....	2,500	2,500	2,600
Youngstown Ohio refunding 1921 4½s.....	2,500	2,500	2,600
Youngstown Ohio refunding 1922 4½s.....	2,500	2,500	2,600
Youngstown Ohio water works 1920 5s.....	5,000	5,000	5,300
Youngstown Ohio water works 1921 5s.....	5,000	5,000	5,300
Youngstown Ohio water works 1922 5s.....	5,000	5,000	5,350
Youngstown Ohio water works 1923 5s.....	5,000	5,000	5,400
Youngstown Ohio water works 1924 5s.....	5,000	5,000	5,450
Youngstown Ohio water works 1925 5s.....	5,000	5,000	5,450
Youngstown Ohio water works 1926 5s.....	5,000	5,000	5,500
Youngstown Ohio water works 1927 5s.....	5,000	5,000	5,500
Youngstown Ohio water works 1928 5s.....	5,000	5,000	5,550
Youngstown Ohio water works 1929 5s.....	5,000	5,000	5,550
Youngstown Ohio water works 1930 5s.....	5,000	5,000	5,600
Youngstown Ohio water works 1931 5s.....	5,000	5,000	5,650
Youngstown Ohio water works 1920 5s.....	2,000	2,000	2,120
Youngstown Ohio water works 1921 5s.....	2,000	2,000	2,120
Youngstown Ohio water works 1922 5s.....	2,000	2,000	2,140
Youngstown Ohio water works 1923 5s.....	2,000	2,000	2,160
Youngstown Ohio water works 1924 5s.....	2,000	2,000	2,180
Youngstown Ohio water works 1925 5s.....	2,000	2,000	2,180
Youngstown Ohio water works 1926 5s.....	3,000	3,000	3,300
Totals.....	<u>\$2,099,264</u>	<u>\$2,099,264</u>	<u>\$2,185,608</u>

ORDER OF ADELPHI*

POWERS BUILDING, ROCHESTER, N. Y.

[Commenced business July, 1910]

JOHN A. BRAUTIGAM, President

LOUIS MANZ, Secretary

Attorney for service of process in the State of New York, LOUIS MANZ,
No 7 Grant street, Rochester, N. Y.

INCOME

Membership fees	\$40 00
Assessments or premiums.....	5,981 15
Certificate fees	1 00
Net amount received from members.....	\$6,022 15
Interest	237 92
Miscellaneous	15 00
Total Income	\$6,275 07
Ledger Assets December 31, 1912.....	7,346 74
Total	\$13,621 81

DISBURSEMENTS

Death claims	\$4,000 00
Commissions and fees to deputies or organizers.....	40 00
Salaries of officers and trustees.....	1,200 00
Medical examiners' fees and salaries.....	26 50
Traveling and other expenses of officers, trustees and committees	179 55
Rent	150 00
Advertising, printing and stationery.....	9 75
Postage, express, telegraph and telephone.....	54 00
Miscellaneous	111 50
Loans of directors repaid.....	220 00
Total Disbursements	\$5,991 30
Balance	\$7,630 51

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$7,135 41
Deposited in banks <i>not on interest</i>	495 10
Total	\$7,630 51

NON-LEDGER ASSETS

Furniture, fixtures and supplies.....	210 82
Gross Assets	\$7,841 33

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies.....	210 82
Total Admitted Assets	\$7,630 51

* Possession of this association was taken by department under an order of liquidation made by the Supreme Court pursuant to section 63 of Insurance Law January 21, 1914.

LIABILITIES

Salaries and miscellaneous accounts.....	\$254 31
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EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912.....	\$7,010 97	\$835 77	\$7,846 74
<i>Income:</i>			
Membership fees		40 00	40 00
Other assessments	8,886 52	2,094 63	5,981 15
Interest and dividends.....	237 92		237 92
Other income		16 00	16 00
Totals.....	\$11,135 41	\$2,486 40	\$13,621 81
<i>Disbursements:</i>			
Death claims	\$4,000 00		\$4,000 00
Commissions to deputies, organizers and agents		\$40 00	40 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....		1,406 05	1,406 05
Rent		150 00	150 00
Other expenditures		395 25	395 25
Totals.....	\$4,000 00	\$1,991 30	\$5,991 30
Balance on hand December 31, 1913.....	\$7,135 41	\$495 10	\$7,630 51

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	223	\$225,500
Written in 1913.....	8	7,000
Totals	231	\$232,500
Deduct terminated or decreased in 1913.....	117	106,500
Total benefit certificates in force December 31 1913	114	\$126,000
Terminated by death in 1913.....	3	4,000
Terminated by lapse in 1913.....	114	101,500
Decreased in 1913.....		1,000
Received in 1913 from members in New York:		
Mortuary		\$3,886 52
Expense		2,135 63
Total		\$6,022 15

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	3	\$4,000
Paid in 1913.....	3	4,000

SUPREME LODGE, ORDER OF COLUMBIAN KNIGHTS

No. 704 MASONIC TEMPLE, CHICAGO, ILL.

[Commenced business August 14, 1895]

CHAS. W. JORDAN, President

EDWIN D. PEIFER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$2,320 00	
Assessments or premiums during first month of membership of which all or an extra per- centage is used for expense.....	3,505 60	
All other assessments or premiums.....	235,412 80	
Dues and per capita tax.....	12,945 79	
Change of certificates.....	78 00	
Net amount received from members.....		\$254,262 19
Interest on bonds.....		18,952 08
Total Income		\$273,214 27
Ledger Assets December 31, 1912.....		361,700 38
Total		\$634,914 60

DISBURSEMENTS

Death claims	\$175,658 18	
Permanent disability claims.....	4,450 00	
Old age benefits.....	1,600 00	
Total benefits paid.....		\$181,708 18
Commissions and fees to deputies or organizers.....		5,010 99
Salaries of deputies and organizers.....		7,523 04
Salaries of officers and trustees.....		6,900 00
Salaries and other compensation of committees.....		1,545 70
Salaries of office employees.....		6,536 00
Medical examiners' fees and salaries.....		1,087 75
Insurance department fees.....		335 75
Rent		1,854 74
Advertising, printing and stationery.....		2,549 95
Postage, express, telegraph and telephone.....		1,783 65
Lodge supplies		764 08
Official publication		2,725 49
Expense of supreme lodge meeting.....		429 40
Legal expenses		2,949 82
Furniture and fixtures.....		30 00
Miscellaneous		2,094 77
Organization of and aid to lodges.....		1,543 79
Cash prizes to lodges and members.....		9,022 25
Gross decrease, by adjustment, in book value of ledger assets, viz.: Bonds		87 10
Total Disbursements		\$236,482 45
Balance		\$398,432 15

LEDGER ASSETS

Book value of bonds.....	\$360,000 00
Cash in association's office, \$350; in banks <i>not on interest</i> , \$35,437.89; with supreme treasurer not deposited, \$2,644.26.	38,432 15
Total	\$398,432 15

NON-LEDGER ASSETS

Interest on bonds.....	4,230 93
Market value of bonds over book value.....	3,893 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	34,517 84
Total Assets	\$441,073 92

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$2,517 84
Adjusted, not yet due.....	3,750 00
Resisted	2,000 00
Reported, not yet adjusted.....	24,750 00
Total Liabilities	\$33,017 84

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$505 14	\$360,893 64	\$301 55	\$361,700 33
<i>Income:</i>				
Membership fees.....			2,320 00	2,320 00
Assessments during the first month of membership of which all or an extra per cent is used for ex- penses.....			3,505 60	3,505 60
Other assessments.....	181,733 46	18,000 00	35,679 84	235,412 80
Dues and per capita tax.....			12,945 79	12,945 79
Interest and dividends.....		18,952 08		18,952 08
Other income.....			78 00	78 00
Totals.....	\$182,238 60	\$397,845 72	\$54,830 28	\$634,914 60
<i>Disbursements:</i>				
Death claims.....	\$175,658 18			\$175,658 18
Disability claims.....	4,450 00			4,450 00
Other benefits.....	1,600 00			1,600 00
Commissions to deputies, organizers and agents...			\$5,010 99	5,010 99
Salaries, fees, other compensation and traveling expenses of officers and employees.....			23,592 49	23,592 49
Insurance department fees.....			335 75	335 75
Rent.....			1,854 74	1,854 74
Official publication.....			2,725 49	2,725 49
Supreme lodge meeting.....			429 40	429 40
Legal expenses.....			2,949 82	2,949 82
Other expenditures.....		\$87 10	17,788 49	17,875 59
Totals.....	\$181,708 18	\$87 10	\$54,687 17	\$236,482 45
Balance on hand December 31, 1913.....	\$530 42	\$397,758 62	\$143 11	\$398,432 15

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	12,440	\$15,835,000	384	\$431,000
Written in 1913.....	2,443	2,471,500	124	135,500
Totals	14,883	\$18,306,500	508	\$566,500

EXHIBIT OF CERTIFICATES — Conciuded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Deduct terminated or de- creased in 1913.....	1,460	\$1,582,500	107	\$62,000
Total benefit certificates in force December 31, 1913	13,423	\$16,724,000	401	\$504,500
Terminated by death in 1913.	135	176,000	3	6,000
Terminated by lapse in 1913.	1,317	1,394,500	104	56,000
Terminated by total disability in 1913	8	12,000	.....	.....
Received in 1913 from members in New York:				
Mortuary				\$4,627 25
Reserve				616 96
Expense				925 44
Total				\$6,169 64

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	29	\$37,833	.....	.....
Incurred in 1913.....	135	176,025	3	\$6,000
Totals	164	\$213,858	3	\$6,000
Paid in 1913.....	138	175,658	3	6,000
Balance	26	\$38,200	.....	.....
Saved by compromising or scaling down in 1913.....	.....	6,682	.....	.....
Claims unpaid December 31, 1913	26	\$31,518	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	8	\$12,000	.....	.....
Paid in 1913.....	7	4,450	.....	.....
Balance	1	\$7,550	.....	.....
Saved by compromising or scaling down in 1913.....	.....	6,050	.....	.....
Claims unpaid December 31, 1913	1	1,500	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	6	\$1,600	.....	.....
Paid in 1913.....	6	1,600	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Anadarko Okla elec light & sewer 1929 5½s.	\$7,000	\$7,000	\$7,070
Anniston Ala refunding 1919 5s.....	11,000	11,000	11,000
Beaver Drainage Dist Wis 1919 6s.....	2,500	2,500	2,500
Big Falls Minn refunding 1924 6s.....	6,000	6,000	6,120
Braggs Okla water works 1936 6s.....	5,000	5,000	5,100
Butte Falls Ore water works 1932 6s.....	12,000	12,000	12,000
Cameron Co Tex San Benito drainage dist 1930-35 5s	11,500	11,500	11,155
Callaway Neb water works 1926 6s.....	5,000	5,000	5,100
Carmen Okla water works 1934 6s.....	8,000	8,000	8,400
Clear Lake S D water works 1925 4s.....	9,000	9,000	8,910
Colton S D water works 1929 6s.....	3,000	3,000	3,150
Coweta Okla water works 1934 6s.....	1,000	1,000	1,050
Culbertson Mont water works 1931 6s.....	12,000	12,000	12,600
Custer Co S D funding 1922 4s.....	1,000	1,000	930
Dancy Drainage Dist Marathon Portage & Wood Cos Wis 1919 6s.....	5,000	5,000	5,000
Darlington S C Lynches River School Dist No 24 1933 6s.....	300	300	300
Dundee Neb fire department 1933 6s.....	1,500	1,500	1,530
Elk City Okla funding 1930 6s.....	7,000	7,000	7,350
Erick Okla water 1934 6s.....	4,500	4,500	4,770
Frederick Okla sewer 1927 6s.....	7,000	7,000	7,490
Glencoe Ill street imp 1922 5s.....	4,000	4,000	4,120
Grand Junction Col water 1926 5s.....	3,000	3,000	2,970
Granite Okla water & electric light 1929 5s.	12,000	12,000	11,880
Green & Scott Co Ill Killview drainage dist 1918 6s	11,000	11,000	11,330
Hardy Neb water 1930 5s.....	5,000	5,000	5,000
Harlem Mont water 1931 6s.....	9,000	9,000	9,180
Harlingen Tex water light road bridge imp 1931 5s	15,500	15,500	15,500
Homewood Ill water supply pipe etc 1919 5s.	10,000	10,000	10,000
Juneau Co Wis Little Yellow drainage dist 1922-28 6s	8,000	8,000	8,000
Kimball Neb water 1929 6s.....	3,000	3,000	3,000
Leflore Co Okla school dist No 26 1928 6s..	6,000	6,000	6,540
Lincoln Co Okla drainage 1921-24 6s.....	13,000	13,000	13,000
Lynch Neb water 1923 6s.....	2,000	2,000	2,000
Madison Parish La drainage 1926 5s.....	1,500	1,500	1,440
Marshall Co Minn ditch 1920 5s.....	1,000	1,000	1,010
Maywood Ill street imp 1914 5s.....	2,500	2,500	2,500
Merna Neb water 1925 5s.....	5,000	5,000	5,000
McGee Creek Ill Brown & Pike Co drainage 1929 6s	3,500	3,500	3,500
Myrtle Point Ore water 1939 6s.....	4,000	4,000	4,160
Newman Ill street imp 1919 5s.....	3,500	3,500	3,465
Oakdale Neb water 1928 6s.....	2,000	2,000	2,000
Pekin Ill street imp 1918 5s.....	13,300	13,300	13,300
Perry Fla street imp 1939 5s.....	5,000	5,000	4,850
Petit Anse Corbeau La drainage 1946 5s....	3,000	3,000	2,940
Poinsett Ark drainage dist No 4 1920 6s....	7,000	7,000	7,000
Pottawatomie Co Okla Little River drainage dist No 1 1922 6s.....	6,000	6,000	6,120
Putnam Co Ill Hennepin drain dist 1931 6s.	3,000	3,000	3,090
Red Lake Minn high school 1917 4½s.....	500	500	500
Sawyer Okla Croctaw Co school dist No 36 1923 5s	1,500	1,500	1,470
Sayre Okla electric light 1934 6s.....	1,000	1,000	1,010
Schuyler Co Ill Big Lake drain dist 1922 6s.	4,000	4,000	4,120
Stoddard Co Mo drainage 1914 6s.....	3,000	3,000	3,000
Thermopolis Wyo water 1937 6s.....	8,000	8,000	8,160
Toledo Port of Ore river imp 1930 6s.....	10,000	10,000	10,200
Waukegan Ill street imp 1918 5s.....	11,400	11,400	11,628
Wayne & White Co Ill Woods drainage dist 1915 6s	5,000	5,000	5,000
Wilmette Ill sewer 1928 5s.....	4,500	4,500	4,185
Whitefish Mont water 1927 6s.....	14,000	14,000	14,280
Winnetka Ill imp 1918 5s.....	4,500	4,500	4,320
Winnetka Park Ill town of New Trier Cook Co Ill 1914 4½s.....	500	500	500
Wise Va school 1939 5s.....	2,000	2,000	2,000
Wood Co Wis Remington drain dist 1921 6s.	9,000	9,000	9,000
Totals	\$360,000	\$360,000	\$363,893

THE ORDER OF THE GOLDEN SEAL

ROXBURY, N. Y.

[Commenced business February 20, 1902]

HILL MONTAGUE, President

ARTHUR F. BOUTON, Secretary

Attorney for service of process in the State of New York, LAFAYETTE B.

GLEASON, Delhi, N. Y.

INCOME

Membership fees	\$2,058 00	
Assessments or premiums during first six months of membership of which all or an extra percentage is used for expense.....	35,045 92	
All other assessments or premiums.....	245,244 03	
Other payments by members.....	45 50	
Total	\$282,391 45	
Deduct payments returned to applicants and members	190 19	
Net amount received from members.....		\$282,201 26
Interest on:		
Mortgage loans	\$16,285 98	
Disability loans	4,098 89	
Bonds and stocks.....	20,960 92	
Other sources	354 84	
		41,700 63
Rents		4,203 40
Sale of lodge supplies.....		1,176 78
Miscellaneous		200 00
Disability loans returned.....		30,923 89
Borrowed money		250,000 00
Gross profit on sale or maturity of ledger assets, viz.:		
Bonds		79 99
Total Income		\$610,485 95
Ledger Assets December 31, 1912.....		1,025,309 07
Total		\$1,635,795 02

DISBURSEMENTS

Death claims	\$162,748 70	
Permanent disability claims.....	750 00	
Sick and accident claims.....	45,692 50	
Surrendered certificates	947 46	
Dividends	237,244 01	
Disability loans	10,009 79	
Liquidated certificates	157,857 63	
Total benefits paid.....		\$615,250 09
Commissions and fees to deputies or organizers.....		8,558 13
Salaries of deputies and organizers.....		28,554 26
Salaries of officers and trustees.....		17,717 79
Salaries and other compensation of committees.....		2,400 00

Salaries of office employees.....	\$11,891 11
Borrowed money repaid.....	213,706 01
Medical examiners' fees and salaries.....	3,106 00
Traveling and other expenses of officers, trustees and committees	5,964 20
Collection and remittance of assessments and dues.....	7,308 61
Insurance department fees.....	277 50
Rent	1,230 00
Advertising, printing and stationery.....	4,554 82
Postage, express, telegraph and telephone.....	4,024 45
Lodge supplies	721 35
Official publication	1,711 63
Expense of supreme lodge meeting.....	3,243 35
Legal expenses	2,560 00
Traveling expense southern department.....	3,269 93
Taxes, repairs and other expenses on real estate.....	1,589 26
Miscellaneous	11,112 77
Actuarial expense, \$5,356.40; agency expense, \$7,507.18.....	12,863 58
Interest on borrowed money, \$6,472.27; adjusting claims, \$7,118.50; organizer's traveling expense, \$6,009.21.....	19,599 98
Gross loss on sale or maturity of ledger assets, viz.: Real estate	\$1,323 79
Bonds	26,290 62
	27,614 41
Decrease in book value of real estate account incumbrance....	10,000 00
Total Disbursements	\$1,018,829 23
Balance	\$616,965 79

LEDGER ASSETS

Book value of real estate.....	\$62,822 80
Mortgage loans	227,390 50
Book value of bonds, \$278,915.26; stocks, \$3,500.....	282,415 26
Deposited in trust companies and banks <i>on interest</i>	639 48
Cash in association's office, \$10; in banks <i>not on interest</i> , \$6,161.78	6,171 78
Bills receivable, \$10,212.30; organizers' balances, \$23,797.80...	34,010 10
Furniture and fixtures.....	2,908 93
Loans on death benefit certificates.....	606 94
Total	\$616,965 79

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$6,129 02
Bonds	4,244 89
Other assets	47 99
Total	10,421 90
Rents due	240 00
Market value of real estate over book value.....	4,957 20
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	26,635 53
Due for supplies, \$1,818.33; printed matter and supplies, \$4,976.25; disability loans, \$3,727.50.....	10,522 08
Liens and accrued interest Assurance League certificates.....	25,241 63
Agents' balances	1,045 19
Gross Assets	\$696,029 32

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, not secured by bonds....	\$24,642 14	
Bills receivable and ledger balances.....	10,413 15	
Book value of bonds and stocks over market value	48,468 86	
Furniture and fixtures.....	2,908 93	
Due for supplies, \$1,818.33; printed matter and supplies, \$4,976.25; disability loans, \$3,-727.50	10,522 08	
Total		\$96,955 16
Total Admitted Assets		\$599,074 16

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due.....	\$25,837 67	
Resisted	150 00	
Reported, not yet adjusted	8,011 87	
Total		\$33,999 54
Salaries and miscellaneous accounts.....		5,749 92
Borrowed money, \$90,582.99; interest due or accrued on same, \$498.87		91,081 86
Advance assessments		5,938 82
Reserve American 3½% on O. G. S. death benefit plans.....		47,560 80
* Reserve American 3½% Assurance League certificates except step rate		78,598 86
Dividends on old plans, matured prior to December 31, 1913, unpaid		4,109 61
Equities held in trust on dividend certificates on transfer from old plans		25,933 34
Delaware County Light and Power Company account guaranteed with Coler & Co.....		4,232 98
Total Liabilities		\$297,205 73

EXHIBIT OF FUNDS

	Mortuary	Benefit	Fraternal life and accident fund	Assurance League, mortuary
Balance on hand December 31, 1912.....	\$71,916 59	\$680,446 58	\$33,912 63	\$193,254 87
<i>Income:</i>				
Assessments.....	16,707 24	62,520 94	22,071 71	102,952 17
Interest and dividends.....	5,346 87	21,994 05	297 69	12,842 18
Other income.....		282,413 02	2,714 27	79 99
Totals.....	\$93,970 20	\$1,047,374 59	\$58,996 30	\$309,128 71
<i>Disbursements:</i>				
Death claims.....	\$9,500 00	\$9,723 20	\$15,900 28	\$126,625 22
Disability claims.....		750 00		
Sick and accident claims.....		45,692 50		
Other benefits	6,809 02	399,189 87		
Legal expenses.....		294 16	194 90	
Taxes and expenses on real estate.....		655 01	934 25	
Other expenditures.....		265,965 39		5,655 55
Totals.....	\$16,369 02	\$722,270 18	\$17,029 43	\$132,280 77
Balance on hand December 31, 1913.....	\$77,601 18	\$325,104 46	\$41,966 87	\$176,847 94

* This reserve computed by the Society is on the mid-year basis permitted by law; the report on examination of the Society made as of September 30, 1913, shows a reserve liability of \$89,056 on that date.

EXHIBIT OF FUNDS — Concluded

	Assurance League, general	Expense and con- tingent	Total
Balance on hand December 31, 1912.....	\$23,425 64	\$22,353 26	\$1,025,309 07
Income:			
Membership fees.....		2,056 00	2,056 00
Assessments during first six months of membership of which all or an extra per cent is used for expenses.....		34,855 73	34,855 73
Other assessments.....		40,991 97	245,244 03
Interest and dividends.....	1,220 34		41,700 63
Other income.....		1,422 28	286,629 56
Totals.....	\$24,645 98	\$101,679 24	\$1,635,795 02
Disbursements:			
Death claims.....		\$1,000 00	\$162,748 70
Disability claims.....			750 00
Sick and accident claims.....			45,692 50
Other benefits.....			406,058 89
Commissions to deputies, organisers and agents.....		8,558 13	8,558 13
Salaries, fees, other compensation and traveling expenses of officers and employees.....		77,081 10	77,081 10
Insurance department fees.....		277 50	277 50
Rent.....		1,230 00	1,230 00
Official publication.....		1,711 63	1,711 63
Supreme lodge meeting.....		3,243 35	3,243 35
Legal expenses.....		2,070 94	2,560 60
Taxes and expenses on real estate.....			1,589 26
Other expenditures.....	\$3,070 76	32,686 47	307,378 17
Totals.....	\$3,070 76	\$127,809 12	\$1,018,829 23
Balance on hand December 31, 1913.....	\$21,575 22	—\$26,129 88	\$616,965 79

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	14,915	\$21,225,696	7,496	\$11,208,483
Written in 1913.....	3,941	6,147,750	1,027	1,897,500
Received by transfer in 1913.....	144	139,500	422	1,587,463
Increased in 1913.....	1	1,000	.....	.....
Totals	19,001	\$27,513 946	8,945	\$14,693,446
Deduct terminated or de- creased in 1913.....	9,435	12,837,446	4,977	7,030,196
Total benefit certificates in force December 31, 1913	9,566	\$14,676,500	3,968	\$7,663,250
Terminated by death in 1913.....	134	263,742	87	195,242
Terminated by lapse in 1913.....	6,594	11,035,454	2,913	5,808,704
Transferred in 1913.....	147	142,500	.....	.....
Terminated by maturity and liquidation in 1913.....	2,560	1,395,750	1,977	1,026,259

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	19	\$54,206	6	\$20,622
Incurred in 1913.....	122	145,727	89	155,631
Totals	141	\$199,933	95	\$176,253
Paid in 1913.....	126	162,749	85	143,353
Balance	15	\$37,184	10	\$32,900

EXHIBIT OF DEATH CLAIMS — Concluded

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Saved by compromising or scaling down in 1913.....	.....	\$900	.....	.....
Rejected in 1913.....	4	2,884	1	\$1,000
Claims unpaid December 31, 1913.....	11	33,400	9	31,900

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	3	\$750	.....	.....
Paid in 1913.....	3	750	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912.....	16	\$3,345	7	\$465
Incurred in 1913.....	1,848	60,111	1,094	34,111
Totals.....	1,864	\$63,456	1,101	\$34,576
Paid in 1913.....	1,716	55,702	1,037	31,647
Rejected in 1913.....	129	\$7,154	54	\$2,524
Claims unpaid December 31, 1913.....	19	600	10	405

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Buffalo & Susquehanna R R 1953 4½s.....	\$4,675	\$5,000	\$350
Cleveland Cin Chic & St L R R 1990 4s....	5,162	5,000	4,150
Charlotte Co Va 1949 4½s.....	5,201	5,000	4,850
Choctaw Ry & Light Co 1938 5s.....	9,487	10,000	5,000
Cin Dayton & Toledo Trac Co 1922 5s.....	4,500	5,000	3,750
Carolina & Yadkin River Ry 1962 5s.....	25,500	30,000	25,500
Delaware Co Light & Power Co N Y 1931 5s.	25,000	25,000	18,750
Eastern Ry of Minn 1948 4s.....	1,000	1,000	980
Griffin Corners N Y school (town of Middletown) 1918 4.85s.....	1,000	1,000	1,020
Griffin Corners N Y school (town of Middletown) 1919 4.85s.....	1,000	1,000	1,020
Griffin Corners N Y school (town of Middletown) 1920 4.85s.....	1,000	1,000	1,030
Griffin Corners N Y school (town of Middletown) 1921 4.85s.....	1,000	1,000	1,030
Griffin Corners N Y school (town of Middletown) 1922 4.85s.....	1,000	1,000	1,030
Grand Rapids Belding & Saginaw R R 1924 5s.	2,000	2,000	1,860
Ill Cen R R St L Div Tenn 1st mtg 1951 3s.	9,208	10,000	7,100
Idaho Irrigation Co 1913 6s.....	4,950	5,000	4,000
Iowa Cen Ry rfdg 1951 4s.....	2,680	4,000	2,040
Kan City Ft Scott & Memp R R ref 1936 4s.	9,289	10,000	7,200
Long Island R R gen mtg 1938 4s.....	5,196	5,000	4,450
Minn & St L R R 1st ref 1949 4s.....	9,896	10,000	5,100
Mo Kan & Texas R R 1st ref 2004 4s.....	14,170	16,000	10,880
Mexican Gov (consol loan issue of 1899) 1945 5s.....	2,005	1,940	1,688
Michigan United Ry 1936 5s.....	14,750	15,000	12,750
Morgan Co Colo Riverside drain dist 1923 6s.	5,061	5,000	2,000
N Y C & H R R B 1997 3½s.....	7,639	8,000	6,569
N Y Chic & St L R R 1st mtg 1937 4s.....	5,807	5,000	4,806

Bonds :	Book value	Par value	Market value
No Pac prior lien & land grant 1897 4s.....	\$10,083	\$10,000	\$9,300
New York city corp stock 1955 3½s.....	3,520	4,000	3,360
Pleasantville N Y street 1927 4s.....	1,540	1,540	1,478
Pleasantville N Y street 1928 4s.....	1,540	1,540	1,478
Pleasantville N Y street 1929 4s.....	1,540	1,540	1,478
Pleasantville N Y street 1930 4s.....	1,540	1,540	1,478
Phoenicia N Y Water Co 1921 4s.....	1,700	1,700	1,700
St Louis & So West 1st mtg 1989 4s.....	5,004	5,000	4,250
Roxbury N Y school 1914 4s.....	75	75	75
Tacoma Water Supply Co 1925 5s.....	20,525	22,500	20,250
Toledo St Louis & West R R 1950 4s.....	6,020	7,000	4,060
Union Pac R R 1st mtg land grant 1947 4s..	5,076	5,000	4,800
Ulster & Delaware R R 1st ref 1952 4s.....	20,741	23,000	17,940
West Branch Light & Power Co 1926 5s.....	16,000	16,000	14,400
Wabash R R Des Moines Div 1939 4s.....	6,335	7,000	5,250
Stocks :			
5 Virginia Trust Company.....	500	500	810
120 Odd Fellows Publishing Co.....	3,000	3,000	3,000
Totals	<u>\$282,415</u>	<u>\$298,875</u>	<u>\$233,940</u>

THE ORDER OF THE IROQUOIS

No. 644 ELLICOTT SQUARE, BUFFALO, N. Y.

[Commenced business February 16, 1898]

MEDFORD B. FARRINGTON, President

WALTER A. RICE, Secretary

Attorney for service of process in the State of New York, WALLACE THAYER,
D. S. Morgan Building, Buffalo, N. Y.

INCOME

Application fees	\$158 00	
Assessments or premiums during first nine months of membership of which all is used for expense	43 55	
All other assessments or premiums.....	43,664 05	
Dues from members at large.....	394 32	
Change of certificates.....	23 00	
Total	\$44,282 92	
Deduct payments returned to applicants and members	1 00	
Net amount received from members.....	\$44,281 92	
Interest	1,590 94	
Sale of lodge supplies.....	81 67	
Miscellaneous	4 94	
Total Income	\$45,959 47	
Ledger Assets December 31, 1912.....	40,512 25	
Total	\$86,471 72	

DISBURSEMENTS

Death claims	\$31,906 44	
Permanent disability claims.....	110 00	
Old age benefits.....	50 00	
Total benefits paid.....	\$32,066 44	
Commissions and fees to deputies or organizers.....	528 65	
Salaries of deputies and organizers.....	845 00	
Salaries and other compensation of officers and trustees.....	3,455 00	
Salaries of office employees.....	1,669 41	
Medical examiners' fees.....	217 50	
Traveling and other expenses of officers, trustees and committees	287 01	
Insurance department fees.....	107 50	
Rent	720 00	
Advertising, printing and stationery.....	1,128 27	
Postage, express, telegraph and telephone.....	696 02	
Lodge supplies	105 20	
Expense of supreme lodge meeting.....	779 95	
Legal expenses	271 50	
Miscellaneous	376 35	
Special services of lodge officers during readjustment.....	606 50	
Total Disbursements	\$43,860 30	
Balance	\$42,611 42	

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$41,850 12
Cash in association's office.....	761 30
Total	\$42,611 42

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	3,742 16
Furniture, fixtures and supplies.....	500 00
Gross Assets	\$46,853 58

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies.....	500 00
Total Admitted Assets	\$46,353 58

LIABILITIES

Policy or certificate claims reported, not adjusted.....	\$3,967 44
Salaries and miscellaneous accounts	1,240 58
Total Liabilities	\$5,208 02

EXHIBIT OF FUNDS

	Benefit	Expense	Total
Balance on hand December 31, 1912.....	\$34,177 80	\$6,834 95	\$40,512 25
<i>Income:</i>			
Membership fees		157 00	157 00
Assessments during first nine months of membership of which all or an extra per cent is used for expenses.....	43 55		43 55
Other assessments	34,238 21	9,425 84	43,664 05
Other payments by members.....		394 32	394 32
Interest and dividends.....	1,393 94	197 00	1,590 94
Other income		109 61	109 61
Totals	\$69,853 00	\$16,618 72	\$86,471 72
<i>Disbursements:</i>			
Death claims	\$31,906 44		\$31,906 44
Disability claims	110 00		110 00
Other benefits	50 00		50 00
Commissions to deputies, organizers and agents		528 65	528 65
Salaries, fees, other compensation and traveling expenses of officers and em- ployees		6,473 92	6,473 92
Insurance department fees		107 50	107 50
Rent		720 00	720 00
Supreme lodge meeting		779 95	779 95
Legal expenses		271 50	271 50
Other expenditures		2,912 84	2,912 84
Totals	\$32,066 44	\$11,793 86	\$43,860 30
Balance on hand December 31, 1913.....	\$37,786 56	\$4,824 86	\$42,611 42

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	2,466	\$3,501.025	1,538	\$2,155.625
Written in 1913.....	187	206,592	117	130 025
Received by transfer in 1913.....	.....	.....	19	21,826
Increased in 1913.....	.....	25	.....	25
Totals	2,653	\$3,707,642	1,674	\$2,307,501
Deduct terminated or decreased in 1913.....	1,021	1,603,600	616	969,013
Total benefit certificates in force December 31, 1913	1,632	\$2,104,042	1,058	\$1,338,488
Terminated by death in 1913.....	33	40,388	24	31.025
Terminated by lapse in 1913.....	988	1,386,758	592	825,733
Terminated by disability and old age in 1913.....	.....	160	.....	160
Decreased in 1913.....	.....	176,294	.....	112,095

Received in 1913 from members in New York:

Mortuary	\$28,273 00
Expense	562 23
Total	\$28,835 23

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	3	\$4,825	3	\$4,825
Incurred in 1913.....	33	40,388	24	31,025
Totals	36	\$45,213	27	\$35,850
Paid in 1913.....	30	31,906	24	26,713
Balance	6	\$13,307	3	\$9,137
Saved by compromising or scaling down in 1913.....	.....	6,244	.....	5,637
Claims unpaid December 31, 1913	6	7,063	3	3,500

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	1	\$110	1	\$110
Paid in 1913.....	1	\$110	1	\$110

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	1	\$50	1	\$50
Paid in 1913.....	1	\$50	1	\$50

THE ORDER OF KNIGHTS OF JOSEPH

CLEVELAND, OHIO

[Commenced business May, 1896]

J. H. MARKS, President

D. J. ZINNER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums.....	\$49,235 15	
Dues and per capita tax.....	7,868 56	
Net amount received from members.....		\$57,103 71
Interest on:		
Mortgage loans	\$2,134 30	
Other sources	181 07	
		2,315 37
Miscellaneous		122 84
Total Income		\$59,541 92
Ledger Assets December 31, 1912.....		43,375 70
Total		\$102,917 62

DISBURSEMENTS

Death claims	\$45,500 00
Commissions and fees to deputies or organizers.....	1,279 25
Salaries of officers and trustees.....	1,625 00
Medical examiners' fees and salaries.....	250 00
Traveling and other expenses of officers, trustees and committees	1,359 87
Insurance department fees.....	65 00
Rent	225 00
Advertising, printing and stationery.....	391 01
Postage, express, telegraph and telephone.....	229 17
Miscellaneous	872 76
Total Disbursements	\$51,797 06

Balance	\$51,120 56
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LEDGER ASSETS

Mortgage loans	\$39,130 00
Deposited in trust companies and banks <i>on interest</i>	9,968 68
Deposited in banks <i>not on interest</i>	2,021 88
Total	\$51,120 56

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages	\$550 83	
Other assets	156 95	
Total		707 78
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		4,896 27
Total Assets		\$56,724 61

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$2,500 00
Salaries and miscellaneous accounts.....	625 62
Total Liabilities	\$3,125 62

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$43 80	\$42,892 71	\$439 19	\$43,375 70
<i>Income:</i>				
Assessments.....	45,355 58	3,879 57	.....	49,235 15
Dues and per capita tax.....	.....	.....	7,868 56	7,868 56
Interest and dividends.....	.....	2,326 40	11 19	2,337 59
Other income.....	100 62	.....	.....	100 62
Totals.....	\$45,500 00	\$49,098 68	\$8,318 94	\$102,917 62
<i>Disbursements:</i>				
Death claims.....	\$45,500 00	.....	.....	\$45,500 00
Commissions to deputies, organizers and agents....	.....	.....	\$1,279 25	1,279 25
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	3,234 87	3,234 87
Insurance department fees.....	.....	.....	65 00	65 00
Rent.....	.....	.....	225 00	225 00
Other expenditures.....	.....	.....	1,492 94	1,492 94
Totals.....	\$45,500 00	.....	\$6,297 06	\$51,797 06
Balance on hand December 31, 1913.....	.....	\$49,098 68	\$2,021 88	\$51,120 56

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	12,545	\$6,272,500	776	\$388,000
Written in 1913.....	2,777	1,388,500	94	47,000
Totals	15,322	\$7,661,000	870	\$435,000
Deduct terminated or decreased in 1913.....	1,326	663,000	69	34,500
Total benefit certificates in force December 31, 1913	13,996	\$6,998,000	801	\$400,500
Terminated by death in 1913.....	87	43,500	4	2,000
Terminated by lapse in 1913.....	1,239	619,500	65	32,500
Received in 1913 from members in New York:				
Mortuary				\$2,769 58
Reserve				239 00
Expense				433 60
Total				\$3,442 18

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	9	\$4,500	1	\$500
Incurred in 1913.....	87	43,500	4	2,000
Totals	96	\$48,000	5	\$2,500
Paid in 1913.....	91	45,500	5	2,500
Claims unpaid December 31, 1913	5	2,500	.....	.....

ORDER OF PROSPERITY

No. 1153 MYRTLE AVENUE, BROOKLYN, N. Y.

[Commenced business June 4, 1900]

GREGOR RIESE, President

JOHN P. SCHMIDT, Secretary

Attorney for service of process in the State of New York, ALFRED STOFFREGEN,
No. 905 Flushing avenue, Brooklyn, N. Y.

INCOME

Membership fees	\$79 50	
Assessments or premiums.....	16,211 20	
Dues and per capita tax.....	1,503 50	
Net amount received from members.....		\$17,794 20
Interest on:		
Mortgage loans.....	\$192 50	
Collateral loans	16 00	
Other sources	353 96	
		562 46
Sale of lodge supplies.....		193 50
Official publication		404 40
Miscellaneous		80 06
Theatre entertainment, \$142.10; picnic, \$185.....		327 10
Total Income		\$19,361 72
Ledger Assets December 31, 1912.....		15,481 92
Total		\$34,843 64

DISBURSEMENTS

Death claims	\$13,651 00
Salaries of deputies and organizers.....	70 00
Salaries and other compensation of officers and trustees.....	736 50
Salaries and other compensation of committees.....	67 75
Rent	240 00
Advertising, printing and stationery.....	117 83
Postage, express, telegraph and telephone.....	77 23
Lodge supplies	132 85
Official publication	586 00
Expense of supreme lodge meeting.....	4 00
Miscellaneous	77 78
Hospital expense	131 00
Total Disbursements	\$15,891 94

Balance	\$18,951 70
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LEDGER ASSETS

Mortgage loans	\$3,500 00
Deposited in trust companies and banks on interest.....	15,451 70
Total Assets	\$18,951 70

LIABILITIES

Policy or certificate claims due and unpaid.....	\$333 34
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EXHIBIT OF FUNDS

	Mortuary	Reserve	Hospital bed fund	Expense	Total
Balance on hand December 31, 1912.....	\$6,394 13	\$8,000 00	\$830 74	\$287 05	\$15,481 92
<i>Income:</i>					
Membership fees.....				79 50	79 50
Assessments.....	16,211 20				16,211 20
Dues and per capita tax.....				1,503 50	1,503 50
Interest and dividends.....	562 46				562 46
Other income.....	327 10			677 96	1,005 06
Totals.....	\$23,494 89	\$8,000 00	\$800 74	\$2,548 01	\$34,843 64
<i>Disbursements:</i>					
Death claims.....	\$13,651 00				\$13,651 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....				\$874 25	874 25
Insurance department fees.....				3 42	3 42
Rent.....				240 00	240 00
Official publication.....				586 00	586 00
Supreme lodge meeting.....				4 00	4 00
Legal expenses.....				52 70	52 70
Other expenditures.....	70		\$131 00	348 87	480 57
Totals.....	\$13,651 70		\$131 00	\$2,109 24	\$15,891 94
Balance on hand December 31, 1913.....	\$9,843 19	\$8,000 00	\$669 74	\$438 77	\$18,951 70

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	1,537	\$800,200
Written in 1913.....	117	48,300
Totals	1,654	\$848,500
Deduct terminated or decreased in 1913.....	196	96,600
Total benefit certificates in force December 31, 1913	1,458	\$751,900
Terminated by death in 1913.....	22	13,651
Terminated by lapse in 1913.....	174	82,949
Received in 1913 from members in New York:		
Mortuary		\$16,211 20

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	1/8	\$333
Incurred in 1913.....	22	13,651
Totals	22 1/8	\$13,984
Paid in 1913.....	22	13,651
Claims unpaid December 31, 1913.....	1/8	\$333

ORDER OF SATURN

MAIN AND EAST UTICA STREETS, BUFFALO, N. Y.

[Commenced business January 15, 1907]

J. MARSHALL DIBBLE, President

M. B. ELY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$2,809 95	
All other assessments or premiums.....	800 00	
	<hr/>	
Net amount received from members.....		\$3,609 95
Miscellaneous		100 00
		<hr/>
Total Income		\$3,709 95
Ledger Assets, December 31, 1912.....		1,060 85
		<hr/>
Total		\$4,770 80

DISBURSEMENTS

Death claims	\$340 00	
Sick and accident claims.....	379 50	
	<hr/>	
Total benefits paid.....		\$719 50
Commissions and fees to deputies or organizers.....		1,164 01
Salaries of office employees.....		406 70
Medical examiners' fees and salaries.....		106 60
Traveling and other expenses of officers, trustees and committees		186 96
Rent		243 00
Advertising, printing and stationery.....		419 75
Postage, express, telegraph and telephone.....		133 07
		<hr/>
Total Disbursements		\$3,379 59
		<hr/>
Balance		\$1,391 21

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$542 63
Cash in association's office.....	100 00
Lodge paraphernalia, \$300; furniture and supplies, \$448.58...	748 58
	<hr/>
Total	\$1,391 21

DEDUCT ASSETS NOT ADMITTED

Lodge paraphernalia, \$300; furniture and supplies, \$448.58...	748 58
	<hr/>
Total Admitted Assets	\$642 62

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	645	\$272, 675
Written in 1913.....	393	158, 725
Totals	1, 038	\$431, 400
Deduct terminated or decreased in 1913.....	522	200, 595
Total benefit certificates in force December 31, 1913	516	\$230, 805
Terminated by death in 1913.....	1	500
Terminated by lapse in 1913.....	521	200, 095

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	2	\$3, 000
Incurred in 1913.....	1	500
Totals	3	\$3, 500
Paid in 1913.....	1	340
Balance	2	\$3, 160
Saved by compromising or scaling down in 1913.....		160
Rejected in 1913.....	2	3, 000

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Incurred in 1913.....	36	\$379
Paid in 1913.....	36	\$379

ORDER SONS OF ZION*

No. 142 HENRY STREET, NEW YORK

[Commenced business November 15, 1910]

JOSEPH BARONDESS, President

JACOB ISH-KISHOR, Secretary

Attorney for service of process in the State of New York, JACOB ISH-KISHOR,
No. 142 Henry street, New York

INCOME

Assessments or premiums	\$11,430 55	
Dues and per capita tax.....	2,841 75	
Medical examiners' fees.....	154 25	
Other payments by members.....	588 50	
Total	\$15,015 05	
Deduct payments returned to applicants and members	43 86	
Net amount received from members		\$14,971 19
Interest on:		
Bonds	\$701 60	
Other sources	71 23	
		772 83
Sale of lodge supplies.....		189 29
Miscellaneous		232 48
Organization fund		1,145 95
Borrowed money		1,625 00
Total Income		\$18,986 74
Ledger Assets December 31, 1912		19,572 56
Total		\$38,559 30

DISBURSEMENTS

Death claims	\$1,250 00
Salaries of officers and trustees.....	1,156 00
Salaries of office employees.....	1,177 00
Medical examiners' fees.....	42 50
Traveling and other expenses of officers, trustees and com- mittees	614 50
Rent	432 00
Advertising, printing and stationery.....	749 97
Postage, express, telegraph, telephone, etc.....	648 51
Lodge supplies	29 75
Expense of supreme lodge meeting.....	77 05
Legal expenses	51 87
Furniture and fixtures.....	135 28
Miscellaneous	763 69
Borrowed money repaid, \$326.45; interest, \$59.68.....	386 13
Federation of American Zionists.....	507 85
Total Disbursements	\$8,022 10
Balance	\$30,537 20

* The figures set forth in this abstract are those resulting from an audit by examiners of this department made in the society's office.

LEDGER ASSETS

Book value of bonds.....	\$20,360 05
Deposited in trust companies and banks <i>on interest</i>	7,966 01
Cash in association's office, \$991.40; in treasurer's, \$9.74.....	1,001 14
New York Edison Electric Company, deposit.....	10 00
United States Fidelity Company.....	1,200 00
Total	\$30,537 20

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	287 50
Per capita tax, etc., not over thirty days due to supreme camp	318 31
Per capita tax, etc., over thirty days due, \$521.76; furniture and fixtures, \$744.28; supplies, \$275.....	1,541 04
Gross Assets	\$32,684 05

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$160 05
Per capita tax, etc., over thirty days due, fur- niture, fixtures and supplies.....	1,541 04
Total	1,701 09
Total Admitted Assets	\$30,982 96

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$1,100 00
Resisted	500 00
Total	\$1,600 00
Borrowed money	2,728 55
Miscellaneous accounts	279 20
Total Liabilities	\$4,607 75

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912.....	\$19,572 56	.....	\$19,572 56
<i>Income:</i>			
Assessments	11,386 69	.....	11,386 69
Dues and per capita tax.....	.....	\$2,841 75	2,841 75
Other payments by members.....	.....	742 75	742 75
Interest and dividends	772 83	.....	772 83
Other income .....	.....	3,242 72	3,242 72
Totals	\$31,732 08	\$6,827 22	\$38,559 30
<i>Disbursements:</i>			
Death claims	\$1,250 00	.....	\$1,250 00
Salaries, fees, other compensation and traveling expenses of officers and em- ployees . . . . .	.....	\$2,990 00	2,990 00
Rent . . . . .	.....	432 00	432 00
Supreme lodge meeting.....	.....	77 05	77 05
Legal expenses	51 87	.....	51 87
Other expenditures .....	.....	8,221 18	3,221 18
Totals	\$1,301 87	\$8,720 23	\$8,022 10
Balance on hand December 31, 1913.....	\$30,430 21	\$106 99	\$30,537 20

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	1,624	\$504,650	.....	.....
Written in 1913.....	1,130	288,900	.....	.....
Totals	2,754	\$793,550	.....	.....
Deduct terminated or de-				
creased in 1913.....	317	89,550	.....	.....
Total benefit certificates				
in force December 31,				
1913	2,437	\$704,000	.....	.....
Terminated by death in 1913.	5	1,600	.....	.....
Terminated by lapse in 1913.	312	87,950	.....	.....

Received in 1913 from members in New York:

Mortuary	\$3,709 55
Expense	1,330 38
Total	\$5,039 93

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31,				
1912	3	\$1,250	.....	.....
Incurred in 1913.....	5	1,600	3	\$1,100
Totals	8	\$2,850	3	\$1,100
Paid in 1913.....	3	1,250	1	500
Claims unpaid December 31,				
1913	5	\$1,600	2	\$600

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City corp stock 1960 4 1/4 s.....	\$4,075	\$4,000	\$4,000
New York City corp stock 1960 4 1/4 s.....	1,021	1,000	1,000
New York City corp stock 1960 4 1/4 s.....	5,012	5,000	5,000
New York City rapid transit 1962 4 1/4 s.....	5,231	5,000	5,000
New York City corp stock 1963 4 1/2 s.....	5,021	5,000	5,200
Totals	\$20,360	\$20,000	\$20,200

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

COLUMBUS, OHIO

[Commenced business January 16, 1888]

W. D. MURPHY, President CHAS. C. DANIEL, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$24,429 00	
Assessments or premiums	671,538 00	
Call W. and O. fund.....	35,255 00	
Net amount received from members.....		\$731,222 00
Interest on:		
Bonds	\$17,785 96	
Other sources	5,158 56	
		22,944 52
Rents		1,378 92
Sale of lodge supplies.....		4,642 18
Official publication		11,652 11
Miscellaneous		3,220 52
Gross profit on sale or maturity of ledger assets, viz:		
Bonds		375 00
Gross increase, by adjustment, in book value of ledger assets, viz:		
Bonds		3,300 51
Total Income		\$778,735 76
Ledger Assets December 31, 1912.....		673,848 23
Total		\$1,452,583 99

DISBURSEMENTS

Death claims	\$216,672 55	
Permanent disability claims.....	345,424 23	
Weekly payments	34,725 00	
Widows and orphans fund.....	63,644 89	
Total benefits paid.....		\$660,466 67
Salaries of officers and trustees.....		13,275 00
Salaries of office employees.....		30,698 60
Medical examiners' fees and salaries.....		9,847 52
Traveling and other expenses of officers, trustees and com- mittees		4,675 08
Insurance department fees.....		1,822 60
Advertising, printing and stationery.....		12,036 48
Postage, express, telegraph and telephone.....		14,687 13
Lodge supplies		4,492 50
Official publication		34,014 25
Expense of supreme lodge meeting.....		12,572 12
Legal expenses		14,799 02
Furniture and fixtures		3,064 25
Taxes, repairs and other expenses on real estate.....		2,622 68

Miscellaneous	\$2,504 05
Investigating claims	3,786 43
House expense, \$4,715.51; bond account, \$3,325.78.....	8,041 29
Gross loss on sale or maturity of ledger assets, viz:	
Bonds	2,688 58
Gross decrease, by adjustment, in book value of ledger assets, viz:	
Bonds	7,652 76
Total Disbursements	\$843,747 01
Balance	\$608,836 98

LEDGER ASSETS

Book value of real estate.....	\$39,166 00
Book value of bonds.....	443,635 00
Deposited in trust companies and banks on interest.....	74,700 79
Cash in association's office.....	51,335 19
Total	\$608,836 98

NON-LEDGER ASSETS

Interest accrued on bonds.....	5,080 51
Market value of real estate over book value.....	10,834 00
Market value of bonds over book value.....	12,255 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	842 00
Accounts receivable, \$897.63; furniture and fixtures, \$20,- 199.43; stationery and house supplies, \$9,926.78.....	31,023 84
Gross Assets	\$668,872 33

DEDUCT ASSETS NOT ADMITTED

Accounts receivable, furniture and fixtures, stationery and house supplies	31,023 84
Total Admitted Assets.....	\$637,848 49

LIABILITIES

Policy or certificate claims:	
Resisted	\$114,270 81
Reported, not yet adjusted.....	155,301 51
Present value of deferred death and disability claims payable in instalments.....	28,187 50
Total Liabilities	\$297,759 82

EXHIBIT OF FUNDS

	Death	Reserve	Disability	Widows and orphans fund	Expense	Total
Balance on hand December 31, 1912.....	\$30,456 49	\$507,096 22	\$39,649 67	\$33,586 55	\$63,059 30	\$673,848 23
Income:						
Membership fees.....				24,429 00		24,429 00
Assessments.....	160,541 40	67,163 80	275,985 30		167,857 50	671,538 00
Per capita call W. & O. fund.....				35,255 00		35,255 00
Interest and dividends.....	708 00	19,993 39	1,019 30	461 12	762 71	22,944 52
Other income.....	76 78	3,675 51	8 57	109 00	20,704 43	24,569 24
Totals.....	\$191,782 62	\$597,918 92	\$316,657 84	\$93,840 67	\$252,383 94	\$1,452,583 99
Disbursements:						
Death claims.....	\$216,672 55					\$216,672 55
Disability claims.....			\$345,424 23			345,424 23
Weekly payments.....	34,725 00					34,725 00
Other benefits.....				\$63,644 89		63,644 89

EXHIBIT OF FUNDS — Concluded

	Death	Reserve	Disability	Widows and orphans fund	Expense	Total
Salaries, fees, other compensation and traveling expenses of officers and employees.....					\$58,496 20	\$58,496 20
Insurance department fees.....					1,822 00	1,822 00
Official publication.....					34,014 25	34,014 25
Supreme lodge meeting.....					12,572 12	12,572 12
Legal expenses.....					14,799 02	14,799 02
Taxes and expenses on real estate.....					2,622 68	2,622 68
Other expenditures.....		\$10,341 34		\$123 00	48,484 13	58,953 47
Totals.....	\$251,397 55	\$10,341 34	\$345,424 23	\$63,772 89	\$172,811 00	\$843,747 01
Balance before transfers.....	—\$59,614 93	\$587,577 58	—\$28,766 39	\$30,067 78	\$79,572 94	\$608,836 98
Increase by transfers.....	86,201 04	17,819 72	60,000 00			164,020 76
Balance.....	\$26,586 11	\$605,397 30	\$31,233 61	\$30,067 78	\$79,572 94	\$772,857 74
Decrease by transfers.....	13,586 11	146,201 04	4,233 61			164,020 76
Balance on hand December 31, 1913.....	\$13,000 00	\$459,196 26	\$27,000 00	\$30,067 78	\$79,572 94	\$608,836 98

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	65,681	\$328,405,000	4,257	\$21,285,000
Written in 1913.....	7,982	39,910,000	525	2,625,000
Totals	73,663	\$368,315,000	4,782	\$23,910,000
Deduct terminated or decreased in 1913.....	4,266	21,330,000	301	1,505,000
Total benefit certificates in force December 31, 1913	69,397	\$346,985,000	4,481	\$22,405,000
Terminated by death in 1913.....	481	2,405,000	26	130,000
Terminated by lapse in 1913.....	3,785	18,925,000	275	1,375,000
Received in 1913 from members in New York:				
Mortuary				\$10,300 76
Reserve				4,310 40
Disability				17,716 84
Expense				10,776 00
Total				\$43,104 00

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	38	\$262,012	8	\$50,950
Incurred in 1913.....	60	382,296	3	18,900
Totals	98	\$644,308	11	\$69,850
Paid in 1913	49	251,321	4	13,250
Balance	49	\$392,987	7	\$56,600
Saved by compromising or scaling down in 1913.....	10	119,100	3	30,000
Rejected in 1913.....	4	25,200	.....	.....
Claims unpaid December 31, 1913	35	248,687	4	26,600

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	655	\$50,300	.....	.....
Incurred in 1913	4,525	357,855	305	\$25,128
Totals	5,180	\$408,155	305	\$25,128
Paid in 1913	4,464	345,421	299	24,477
Balance	716	\$62,734	6	\$651
Saved by compromising or scaling down in 1913 . . . . .	.....	3,680	.....	.....
Rejected in 1913	87	9,982	6	651
Claims unpaid December 31, 1913	629	49,072	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
U S consol 1930 2s	\$1,500	\$1,500	\$1,470
Columbus 1945 4s	40,000	40,000	40,400
Columbus water works ref reg 1937 4s	19,000	19,000	19,570
Columbus water works 1938 4½s	10,000	10,000	11,000
Cadiz Ohio street assessment 1916 4½s	6,000	6,000	6,060
Plain City village school dist ref 1934 4½s	4,000	4,000	4,280
Columbus fire engine house 1939 4s	25,000	25,000	25,750
Columbus water purifying & supply 1947 4s	6,000	6,000	6,240
East Cleveland village school 1930 4½s	25,000	25,000	27,000
City of Ashtabula river imp 1927 4s	10,000	10,000	10,000
Alliance school district 1935 4s	10,000	10,000	10,000
Toledo general street improve 1925 4s	10,000	10,000	10,200
Cleveland school 1930 4½s	20,000	20,000	21,600
Columbus Ohio grade crossing 1947 4s	20,000	20,000	20,800
Commonwealth of Massachusetts 1935 3½s	10,000	10,000	9,800
Washington Court H O school dist 1943 4s	5,000	5,000	5,100
Niles school district school bldg 1938 4½s	10,000	10,000	10,800
Dayton extension of indebtedness 1935 4½s	10,000	10,000	10,900
Cincinnati water works 1944 3.65s	20,000	20,000	19,400
Cincinnati water works 1924 3.65s	10,000	10,000	9,700
County of Lorain Road Dist No 1 1928 4½s	10,000	10,000	10,500
Lima O refunding 1930 3½s	8,000	8,000	7,600
East Liverpool Ohio school 1934-37 4s	20,000	20,000	20,400
Sandusky water works 1922 4s	20,000	20,000	20,200
Cleveland 1947 4s	20,000	20,000	20,800
Cleveland 1947 4s	15,000	15,000	15,600
Columbus electric light plant 1941 4s	24,000	24,000	24,720
Columbus sundry grade crossing 1947 4s	15,000	15,000	15,600
Board of Education of the City School District of Elyria O 1937 4s	20,000	20,000	20,400
Lorain road district	20,135	20,000	20,000
Totals	\$443,635	\$443,500	\$455,890

POLISH NATIONAL ALLIANCE OF BROOKLYN, N. Y.*

No. 142 GRAND STREET, BROOKLYN, N. Y.

[Commenced business 1903]

FR. JANUSZCWSKI, President

VINCENT G. NOWAK, Secretary

Attorney for service of process in the State of New York, VINCENT J.

KOWALSKI, 197 Havemeyer street, Brooklyn, N. Y.

INCOME

Membership fees	\$22,060 66	
Assessments or premiums	4,339 68	
Net amount received from members.....		\$26,400 34
Interest on:		
Mortgage loans	\$832 30	
Other sources	514 97	
		1,347 27
Rents		565 75
Sale of lodge supplies.....		357 37
Picnics		1,012 61
Total Income		\$29,683 34
Ledger Assets December 31, 1912.....		28,134 00
Total		\$57,817 43

DISBURSEMENTS

Death claims paid.....	\$12,200 00
Commissions and fees to deputies or organizers.....	119 75
Salaries of officers and trustees.....	461 50
Salaries of office employees.....	420 00
Medical examiners' fees and salaries.....	105 80
Traveling and other expenses of officers, trustees and committees	177 59
Insurance department fees.....	5 00
Rent	112 50
Advertising, printing and stationery.....	241 25
Postage, express, telegraph and telephone.....	389 97
Lodge supplies	253 50
Official publication	2,304 58
Legal expenses	90 00
Furniture and fixtures.....	286 22
Miscellaneous	75 00
Total Disbursements	\$17,242 66
Balance	\$40,574 77

LEDGER ASSETS

Book value of real estate.....	\$4,500 00
Mortgage loans	24,000 00
Deposited in trust companies and banks <i>on interest</i>	12,003 39
Cash in association's office.....	71 38
Total	\$40,574 77

* The figures set forth in this abstract are based on department examination as of December 31, 1913.

NON-LEDGER ASSETS

Interest accrued on mortgages.....	\$266 59
Furniture and supplies.....	1,121 00
Stock in official publication	370 00
Gross Assets	\$42,332 36

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....	\$1,121 00
Stock in official publication.....	370 00
Total	1,491 00
Total Admitted Assets.....	\$40,841 36

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$354 00
Adjusted, not yet due.....	800 00
Resisted	600 00
Reported, not yet adjusted.....	1,100 00
Total	\$2,854 00
Receipts for subscriptions due official publication.....	260 75
Total Liabilities	\$3,114 75

EXHIBIT OF FUNDS

	Mortuary	Reserve	Publication	Building fund	Expense	Total
Balance on hand December 31, 1912.....	\$22,883 90	\$2,954 19	\$115 20	\$1,015 40	\$1,165 40	\$28,134 09
<i>Income:</i>						
Membership fees.....	20,912 66				1,148 00	22,060 66
Assessments.....			2,450 13	348 67	1,540 88	4,339 68
Interest and dividends.....		1,249 78		14 16	83 33	1,347 27
Other income.....				1,012 61	923 12	1,935 73
Totals.....	\$43,796 56	\$4,203 97	\$2,565 33	\$2,390 84	\$4,860 73	\$57,817 43
<i>Disbursements:</i>						
Death claims.....	\$12,200 00					\$12,200 00
Commissions to deputies, organizers and agents.....					\$119 75	119 75
Salaries, fees, other compensation and traveling expenses of officers and employers.....					1,164 89	1,164 89
Insurance department fees.....					5 00	5 00
Rent.....					112 50	112 50
Official publication.....			\$2,304 58			2,304 58
Legal expenses.....					90 00	90 00
Taxes and expenses on real estate.....				\$286 22		286 22
Other expenditures.....					959 72	959 72
Totals.....	\$12,200 00		\$2,304 58	\$286 22	\$2,451 86	\$17,242 66
Balance before transfers.....	\$31,596 56	\$4,203 97	\$260 75	\$2,104 62	\$2,408 87	\$40,574 77
Increase by transfers.....				2,395 38		2,395 38
Balance.....	\$31,596 56	\$4,203 97	\$260 75	\$4,500 00	\$2,408 87	\$42,970 15
Decrease by transfers.....					2,395 38	2,395 38
Balance on hand December 31, 1913.....	\$31,596 56	\$4,203 97	\$260 75	\$4,500 00	\$13 49	\$40,574 77

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	3,287	\$1,372,600
Written in 1913.....	1,251	403,500
Totals	4,538	\$1,776,100
Deduct terminated or decreased in 1913.....	381	228,600
Total benefit certificates in force December 31, 1913	4,157	\$1,547,500
Terminated by death in 1913.....	28	12,700
Terminated by lapse in 1913.....	353	215,900
Received in 1913 from members in New York:		
Mortuary		\$20,912 66
Reserve		1,249 78
Expense		7,520 90
Total		\$29,683 34

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	7	\$2,354
Incurred in 1913.....	28	12,700
Totals	35	\$15,054
Paid in 1913.....	27	12,200
Claims unpaid December 31, 1913.....	8	\$2,854

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

No. 1406 W. DIVISION STREET, CHICAGO, ILL.

[Commenced business September, 1880]

K. ZYCHLINSKI, President

J. S. ZAWILINSKI, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$16,847 00	
Assessments or premiums.....	929,318 05	
Medical examiners' fees.....	16,831 50	
Net amount received from members.....		\$962,996 55
Interest on:		
Mortgage loans	\$71,052 04	
Bonds	400 00	
Other sources	1,672 51	
		73,124 55
Rents		2,000 00
Sale of lodge supplies.....		1,544 55
Furniture sold		133 10
Voluntary contributions		33,870 43
Total Income	\$1,073,669 18	
Ledger Assets December 31, 1912.....	1,473,132 11	
Total	\$2,546,801 29	

DISBURSEMENTS

Death claims	\$504,471 75	
Old age benefits	4,243 55	
Total benefits paid.....		\$508,715 30
Commissions and fees to deputies or organizers.....		1,423 95
Salaries and other compensation of officers and trustees.....		10,331 77
Salaries and other compensation of committees		1,762 24
Salaries and other compensation of office employees.....		15,391 85
Medical examiners' fees and salaries.....		18,803 80
Traveling and other expenses of officers, trustees and committees		3,264 55
Collection and remittance of assessments and dues.....		469 94
Insurance department fees.....		607 00
Rent		2,000 00
Advertising, printing and stationery.....		4,285 77
Postage, express, telegraph and telephone.....		3,054 96
Lodge supplies		3,192 83
Official publication		34,572 99

Expense of supreme lodge meeting.....	\$2,491 49
Legal expenses	1,449 30
Furniture and fixtures.....	1,088 13
Taxes, repairs and other expenses on real estate.....	7,493 23
Miscellaneous	2,901 79
Polish National Alliance College, \$45,076.38; relief department, \$10,521.32; women's department, \$350; education department, \$2,580.73; Polish Turners' Alliance, \$1,000; Polish Singers' Alliance, \$1,500; Commission of Immigration, \$6,064.98	67,093 41
Total Disbursements	\$690,394 30
Balance	\$1,856,406 99

LEDGER ASSETS

Book value of real estate.....	\$36,500 00
Mortgage loans	1,789,400 00
Book value of bonds.....	9,975 00
Deposited in trust companies and banks on interest.....	20,531 99
Total	\$1,856,406 99

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$28,584 93
Bonds	166 67
Total	28,751 60
Market value of real estate over book value.....	6,500 00
Furniture and fixtures, \$9,223.04; printing plant, \$29,829.99; library and museum, \$7,000; lodge supplies, \$6,495.49.....	52,548 52
Gross Assets	\$1,944,207 11

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$775 00
Furniture and fixtures, printing plant, library and museum, lodge supplies.....	52,548 52
Total	53,323 52
Total Admitted Assets.....	\$1,890,883 59

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$85,494 57
Adjusted, not yet due.....	22,200 00
Resisted	20,000 00
Reported, not yet adjusted.....	91,500 00
Total Liabilities	\$219,194 57

EXHIBIT OF FUNDS					
	Mortuary	Reserve	Educational and benevolent	Expense	Total
Balance on hand December 31, 1912...	\$211,120 12	\$1,247,624 28	.....	\$14,387 71	\$1,473,132 11
<i>Income:</i>					
Membership fees.....				16,847 00	16,847 00
Assessments.....	813,659 93	598 80	\$43,889 52	71,169 80	929,318 06
Interest and dividends.....		71,452 04	.....	1,672 51	73,124 55
Other income.....		2,000 00	33,870 43	18,509 15	54,379 58
Totals.....	\$1,024,780 06	\$1,321,675 12	\$77,759 96	\$122,586 17	\$2,546,801 29
<i>Disbursements:</i>					
Death claims.....	\$504,471 75				\$504,471 75
Other benefits.....	4,243 55				4,243 55
Commissions to deputies, organisers and agents.....				\$1,423 95	1,423 95
Salaries, fees, other compensation and traveling expenses of officers and employees.....				50,024 15	50,024 15
Insurance department fees.....				607 00	607 00
Rent.....				2,000 00	2,000 09
Official publication.....				34,572 99	34,572 99
Supreme lodge meeting.....				2,491 49	2,491 49
Legal expenses.....				1,449 30	1,449 30
Taxes and expenses on real estate.....				7,493 23	7,493 23
Other expenditures.....			\$67,093 41	14,523 48	81,616 89
Totals.....	\$508,715 30		\$67,093 41	\$114,585 59	\$690,394 30
Balance before transfers.....	\$516,064 75	\$1,321,675 12	\$10,666 54	\$8,000 58	\$1,856,406 99
Increase by transfers.....		189,589 10			189,589 10
Balance.....	\$516,064 75	\$1,511,264 22	\$10,666 54	\$8,000 58	\$2,045,996 09
Decrease by transfers.....	189,589 10				189,589 10
Balance on hand December 31, 1913...	\$326,475 65	\$1,511,264 22	\$10,666 54	\$8,000 58	\$1,856,406 99

EXHIBIT OF CERTIFICATES				
	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	85,746	\$48,392,800	10,986	\$6,128,600
Written in 1913.....	19,193	11,265,800	2,187	1,233,400
Increased in 1913.....	.....	144,700	.....	2,200
Totals	104,939	\$59,803,300	13,173	\$7,364,200
Deduct terminated or de- creased in 1913.....	7,627	4,328,900	859	476,800
Total benefit certificates in force December 31, 1913	97,312	\$55,474,400	12,314	\$6,887,400
Terminated by death in 1913.	956	572,400	139	82,900
Terminated by lapse in 1913.	6,663	3,717,800	718	388,700
Terminated by old age in 1913	8	6,900	2	1,800
Decreased in 1913.....	.....	31,800	.....	3,400
Received in 1913 from members in New York:				
Mortuary				\$102,961 69
Expense				8,481 87
Total				\$111,443 56

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	309	\$148,361	39	\$21,675
Incurred in 1913.....	956	572,400	139	82,900
Totals	1,265	\$721,261	178	\$104,575
Paid in 1913.....	884	504,472	129	76,546
Balance	381	\$216,789	49	\$28,029
Saved by compromising or scaling down in 1913.....	.....	13,627	.....	2,344
Rejected in 1913.....	1	900	.....	.....
Claims unpaid December 31, 1913	380	202,262	49	25,685

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	21	\$14,338	2	\$1,290
Incurred in 1913.....	8	6,906	2	1,800
Totals	29	\$21,238	4	\$3,090
Paid in 1913.....	3	4,243	1	744
Balance	26	\$16,995	3	\$2,346
Saved by compromising or scaling down in 1913.....	.....	63	.....	62
Claims unpaid December 31, 1913	26	16,932	3	2,284

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Winnipeg School Debentures 1926 4s.....	\$9,975	\$10,000	\$9,200

PROTECTED HOME CIRCLE

SHARON, PA.

[Commenced business August 7, 1886]

A. C. McLEAN, President

W. S. PALMER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first ten months of membership of which all or an extra percentage is used for expense.....	\$66,359 50	
All other assessments or premiums.....	803,930 19	
Dues and per capita tax.....	88,103 75	
Medical examiners' fees.....	4,767 00	
Other payments by members.....	1,383 50	
Net amount received from members.....		\$964,543 94
Interest on:		
Mortgage loans	\$19,259 73	
Collateral loans	272 08	
Bonds and stocks.....	29,088 47	
Other sources	5,468 27	
		54,088 55
Rents		4,808 31
Sale of lodge supplies.....		2,443 34
Official publication		13,364 22
Total Income		\$1,039,248 36
Ledger Assets December 31, 1912.....		1,290,193 45
Total		\$2,329,446 81

DISBURSEMENTS

Death claims	\$772,387 96	
Permanent disability claims.....	4,250 00	
Old age benefits.....	42,850 00	
Total benefits paid.....		\$819,487 96
Commissions and fees to deputies or organizers.....		94,434 93
Salaries and other compensation of officers and trustees.....		24,698 00
Salaries and other compensation of committees.....		1,115 85
Salaries of office employees.....		19,290 23
Insurance department fees.....		147 00
Rent		1,200 00
Advertising, printing and stationery.....		3,933 76
Postage, express, telegraph and telephone.....		3,538 30
Lodge supplies		4,885 15
Official publication		13,543 61
Expense of supreme lodge meeting.....		5,034 82
Legal expenses		1,747 25
Furniture and fixtures.....		2,012 29
Taxes, repairs and other expenses on real estate.....		1,918 66
Miscellaneous		3,411 83
Gross loss on sale or maturity of ledger assets, viz:		
Bonds		5,550 00
Total Disbursements		\$1,005,949 64
Balance		\$1,323,497 17

LEDGER ASSETS

Book value of real estate.....	\$79,577 50
Mortgage loans	292,000 63
Collateral loans	2,650 00
Book value of bonds, \$737,566.89; stocks, \$6,750.....	744,316 89
Deposited in trust companies and banks <i>on interest</i>	180,609 00
Deposited in banks <i>not on interest</i>	24,343 15
Total	\$1,323,497 17

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages	\$6,178 48
Bonds	10,237 74
Total	16,416 22
Rents due	825 00
Market value of real estate over book value.....	20,422 50
Gross Assets	\$1,361,160 89

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....	35,183 49
Total Admitted Assets.....	\$1,325,977 40

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$1,500 00
Resisted	29,500 00
Reported, not yet adjusted.....	66,500 00
Total Liabilities	\$97,500 00

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$22,733 42	\$1,163,910 56	\$103,554 47	\$1,290,198 45
<i>Income:</i>				
Assessments during first 10 months of membership of which all or an extra per cent is used for expenses.....			66,359 50	66,359 50
Other assessments.....	603,037 32	200,892 87		803,930 19
Dues and per capita tax.....			88,103 75	88,103 75
Interest and dividends.....		54,088 55		54,088 55
Other income.....		4,808 31	21,958 06	26,766 37
Totals.....	\$625,770 74	\$1,423,700 29	\$279,975 78	\$2,329,446 81
<i>Disbursements:</i>				
Death claims.....	\$644,835 41	\$127,552 55		\$772,387 96
Disability claims.....		4,250 00		4,250 00
Other benefits.....		42,850 00		42,850 00
Commissions to deputies, organizers and agents...			\$94,434 98	94,434 98
Salaries, fees, other compensation and traveling expenses of officers and employees.....			45,104 08	45,104 08
Insurance department fees.....			147 00	147 00
Rent.....			1,200 00	1,200 00
Official publication.....			13,543 61	13,543 61
Supreme lodge meeting.....			5,034 82	5,034 82
Legal expenses.....			1,747 25	1,747 25
Taxes and expenses on real estate.....			1,018 66	1,918 66
Other expenditures.....		5,550 00	17,781 33	23,331 33
Totals.....	\$644,835 41	\$180,202 55	\$180,911 68	\$1,005,949 64
Balance on hand December 31, 1913.....	—\$19,064 67	\$1,243,497 74	\$99,064 10	\$1,323,497 17

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	85,695	\$75,214,000	8,395	\$6,827,500
Written in 1913.....	11,874	9,208,750	1,401	1,019,750
Totals	97,569	\$84,422,750	9,796	\$7,847,250
Deduct terminated or decreased in 1913	10,193	8,100,250	1,249	917,750
Total benefit certificates in force December 31, 1913	87,376	\$76,322,500	8,547	\$6,929,500
Terminated by death in 1913	849	814,875	85	81,950
Terminated by lapse in 1913	9,344	7,285,375	1,164	835,800
Received in 1913 from members in New York:				
Mortuary				\$56,323 75
Reserve				18,774 58
Expense				14,731 50
Total				\$89,829 83

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	72	\$70,000	12	\$9,500
Incurred in 1913.....	849	814,875	85	81,950
Totals	921	\$884,875	97	\$91,450
Paid in 1913.....	829	772,388	86	79,458
Balance	92	\$112,487	11	\$11,992
Saved by compromising or scaling down in 1913.....	.....	14,987	.....	992
Claims unpaid December 31, 1913	92	97,500	11	11,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	8	\$4,250	.....	.....
Paid in 1913.....	8	\$4,250	.....	.....

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	580	\$42,850	32	\$2,200
Paid in 1913.....	580	\$42,850	32	\$2,200

SCHEDULE OF BONDS AND STOCKS OWNED

Bonds :	Book value	Par value	Market value
U S Government 1918 3s.....	\$30,000	\$30,000	\$30,900
Astoria Oregon City 1931 5s.....	5,230	5,000	5,050
Ashley Pa Boro Building 1928 5s.....	5,214	5,000	5,150
Ashley Pa Boro Building 1917 5s.....	4,489	4,500	4,545
Buhl City Idaho Secur Twin Falls Id 1931 6s	5,151	5,000	5,250
Brownwood Texas water works 1952 5s.....	5,037	5,000	5,000
Bedford Iowa funding 1933 5s.....	5,147	5,000	5,100
Duluth Minn Water & Light Co 1941 4½s..	5,155	5,000	5,000
Duluth Minn park 1940 4s.....	4,669	5,000	4,600
El Paso Texas school 1951 5s.....	5,247	5,000	5,050
Exeter Pa school Luzerne Co 1930 5s.....	5,312	5,000	5,150
Embarraso Edgar Co Ill road 1922 5s.....	5,157	5,000	4,650
Edson School Dist Can Prov Alberta 1930 7s	10,819	10,000	10,800
Edgewater Bergen Co N J school 1935 5s....	5,132	5,000	5,150
Fairmount W Va water works 1935 5s.....	21,000	21,000	21,000
Franklin Pa city 1919 3½s.....	2,500	2,500	2,400
Ft Scott Kan Board of Education 1942 4½s.	4,947	5,000	5,000
Grand Junction Messa Co Cal water 1926 5s.	4,987	5,000	4,950
Glidden Iowa light 1931 5½s.....	5,299	5,000	5,300
Grover City Pa school 1938 4½s.....	5,112	5,000	5,100
High Point N C 1941 5s.....	5,186	5,000	5,000
Houston Texas sewer 1940 4¾s.....	9,899	10,000	9,900
Homestead (West) Pa school 1938 4½s.....	5,050	5,000	5,000
Johnson City Tenn city improv 1932 5½s..	5,229	5,000	5,200
Long Viero Tex street improv 1951 5s.....	5,050	5,000	5,000
Larksville Pa boro funding debt 1931 5½s..	5,305	5,000	5,300
Landin Co Tenn road 1942 5s.....	5,143	5,000	5,000
Longmont Cal water works 1925 4½s.....	4,825	5,000	4,850
Letheridge Canada Alberta Prov 1943 5s....	4,787	5,353	4,764
Lima Ohio school dist 1938 5s.....	10,514	10,000	10,500
Michigan Power Co State of Mich 1934 5s...	9,600	10,000	9,100
Moville Ia lighting 1932 5½s.....	2,946	2,800	2,884
McDowell Co W Va school 1943 5s.....	5,180	5,000	5,100
Munhall Pa school 1922 4s.....	4,859	5,000	4,850
New Albany Ind water works 1924 5s.....	15,000	15,000	13,050
No Strabam Wtr Co Canonsburg Pa 1931 5s.	10,000	10,000	9,300
No Yakima Wash main ser (storm) 1931 4½s	4,937	5,000	4,800
Ontario Power Co Dom Canada 1943 5s.....	10,000	10,000	9,500
Ridgway School Pa 1929 4½s.....	5,249	5,000	5,000
Rosebud County Court House Mont 1931 5s..	5,180	5,000	5,100
Sharon Boro sewer debt 1931 3½s.....	19,000	19,000	17,290
Sharon Boro sewer debt 1931 3½s.....	17,000	17,000	15,470
Sharon Boro funded debt 1915 4s.....	30,000	30,000	30,000
Sharon Boro sewer 1932 3½s.....	5,000	5,000	4,500
Sharon Boro genl improvement 1937 4s.....	47,000	47,000	44,650
Sharon Boro school 1933 4s.....	75,000	75,000	72,000
Sharon Boro school 1928 4s.....	60,790	61,000	59,170
South Pittsburgh Water Co 1955 5s.....	20,000	20,000	17,000
Scott County Ky road & bridge fdg 1927 5s..	5,244	5,000	5,100
St Ignace Mich public school 1922 5s.....	997	1,000	1,020
Tazwell County Va 1929 5s.....	5,158	5,000	5,050
Turtle Creek Pa municipal 1936 4½s.....	5,174	5,000	5,100
Wagoner Ind Ter Water Co 1925 5s.....	5,000	5,000	5,000
Cleveland Painesville & Ashtabula R 1922 5s	9,500	10,000	6,200
West Penn R R of Pennsylvania 1931 5s....	15,000	15,000	14,400
Youngstown & Sharon St Ry skg fund 1931 5s	5,000	5,000	4,850
Youngstown & Sharon Ry & Lt 1931 5s.....	16,814	17,000	16,490
Irrig Dist Bijou Morgan Co Cal ser 4 1919 6s	12,000	12,000	11,640
Masonic Temple Youngstown O 1932 5s.....	10,000	10,000	9,400
Masonic Association Sharon Pa 1941 5s.....	15,000	15,000	15,000
Northwstn Con Co 1st m Franklin Pa 1917 6s	14,250	15,000	15,000
Otero Irrigation Dist Otero Co Cal 1921 6s.	5,000	5,000	4,800
Sharon Foundry Co Sharon Pa 1930 6s.....	1,000	1,000	1,000
Triple State natl gas oil & gold 1912 6s....	13,000	13,000	12,480
Union Steel Co 1st mtg Cal trust 1952 5s....	36,000	36,000	37,080
Tarentum Pa boro 1933 4½s.....	5,087	5,000	5,100
Syndicate Participation Ctf evidencing an interest in Temporarily Second Security Bonds of Wis Ry Lt & Power Co.....	5,000	5,000	.....
Stocks :			
37½ Wisconsin Ry Lt & Power Co.....	3,750	3,750	.....
80 Wisconsin Ry Lt & Power Co.....	3,000	3,000	.....
Totals	<u>\$744,316</u>	<u>\$741,903</u>	<u>\$709,133</u>

SUPREME COUNCIL OF THE ROYAL ARCANUM

BOSTON, MASS.

[Commenced business June 23, 1877]

FRANK B. WICKERSHAM, President ALFRED T. TURNER, Secretary
 Attorney for service of process in the State of New York, SUPERINTENDENT
 OF INSURANCE, Albany, N. Y.

INCOME

Half cash loans in 1913 (assessments)	\$916,530 22	
All other assessments or premiums	7,751,195 31	
Accumulated interest on loans (1913 only)	162,652 37	
Dues and per capita tax	200,881 10	
Other payments by members	8,608 12	
Total	\$9,039,867 12	
Deduct payments returned to applicants and members	11 00	
Net amount received from members	\$9,039,856 12	
Interest on:		
Certificates matured prior to December 31, 1912, unpaid end of 1912	\$3,060 98	
Bonds	229,995 39	
Other sources	22,316 32	
		255,372 69
Rents		4,992 98
Sale of lodge supplies		2,285 41
Miscellaneous		1,703 93
Paid in 1912 and returned in 1913		3,453 10
Half cash accumulated account 1912 deaths		25,066 89
Half cash deaths paid in 1912 returned and canceled		546 88
Half cash loans to December 31, 1912, not previously included.		3,716,475 02
Accumulated interest thereon to December 31, 1912		428,221 54
Gross increase, by adjustment, in book value of ledger assets, <i>viz.:</i>		
Bonds		250 00
Total Income	\$13,478,224 56	
Ledger Assets December 31, 1912	6,815,453 37	
Total	\$20,293,677 93	

DISBURSEMENTS

Death claims	\$8,516,219 33
Salaries of deputies and organizers	29,710 61
Salaries and other compensation of officers and trustees	30,166 69
Salaries and other compensation of committees	4,175 00
Salaries of office employees	56,885 47
Medical examiners' fees and salaries	4,506 00
Traveling and other expenses of officers, trustees and com- mittees	7,214 98
Insurance department fees	747 50
Rent	4,992 98
Advertising, printing and stationery	14,014 47

Postage, express, telegraph and telephone.....	\$6,043 50
Lodge supplies	1,322 48
Official publication	23,403 88
Expense of supreme lodge meeting.....	24,176 59
Legal expenses	6,704 08
Furniture and fixtures.....	1,238 28
Taxes, repairs and other expenses on real estate.....	4,992 98
Miscellaneous	7,902 80
Account half cash lapses.....	53,694 25
Account half cash cancellations.....	1,095 38
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	422 08
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	1,352 22
Total Disbursements	\$8,800,981 55
Balance	\$11,492,696 38 .

LEDGER ASSETS

Book value of real estate.....	\$45,000 00
Certificate loans: Principal, \$4,245,965.33; interest, \$545,- 608.39	4,791,573 72
Certificate loans matured by death unpaid.....	33,623 86
Book value of bonds.....	5,877,728 51
Deposited in trust companies and banks <i>on interest</i>	739,270 29
Deposit with provincial treasurer of Quebec.....	5,000 00
Deposit to bind real estate purchase agreement.....	500 00
Total	\$11,492,696 38

NON-LEDGER ASSETS

Interest accrued:	
Bonds	\$80,871 68
Other assets	1,405 07
Total	82,276 75
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	641,628 23
Supreme council dues.....	97,498 46
Dues from councils, \$157.16; printing plant, \$6,769.96; print- ing material, \$1,208.58; supplies for sale, \$1,283.67; fur- niture, \$5,675.58	15,094 95
Gross Assets	\$12,329,194 77

DEDUCT ASSETS NOT ADMITTED

Loans under half cash plan principal, \$4,245,- 965.33; interest, \$545,608.39.....	\$4,791,573 72
Book value of bonds over market value.....	611,427 51
Dues from councils, printing plant, printing material, supplies, furniture.....	15,094 95
Total	5,418,096 18
Total Admitted Assets.....	\$6,911,098 59

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$108,619 98
Resisted	29,000 00
Reported, not yet adjusted.....	672,200 00
Total	\$809,819 98
Due councils	317 01
Miscellaneous accounts	2,286 10
Total Liabilities	<u>\$812,423 09</u>

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$595,833 06	\$6,042,201 22	\$177,418 99	\$6,815,453 37
<i>Income:</i>				
Half cash loans in 1913.....	916,530 22	.....	.....	916,530 22
Accumulated interest on loans.....	162,652 37	.....	.....	162,652 37
Other assessments.....	7,751,195 31	.....	.....	7,751,195 31
Other payments by members.....	5,629 32	.....	2,978 80	8,608 12
Dues and per capita tax.....	.....	.....	200,870 10	200,870 10
Interest and dividends.....	19,038 53	231,720 21	4,613 95	255,372 69
Other income.....	4,173,763 43	250 00	8,982 32	4,182,995 75
Totals.....	<u>\$13,624,642 24</u>	<u>\$6,274,171 53</u>	<u>\$394,864 16</u>	<u>\$20,293,677 93</u>
<i>Disbursements:</i>				
Death claims.....	\$8,516,219 33	.....	.....	\$8,516,219 33
Salaries, fees, other compensation and traveling expenses of officers and employees..	.....	.....	\$132,658 75	132,658 75
Insurance department fees.....	.....	.....	747 50	747 50
Rent.....	.....	.....	4,992 98	4,992 98
Official publication.....	.....	.....	23,403 88	23,403 88
Supreme lodge meeting.....	.....	.....	24,176 59	24,176 59
Legal expenses.....	.....	.....	6,704 08	6,704 08
Taxes and expenses on real estate.....	.....	.....	4,992 98	4,992 98
Other expenditures.....	54,789 63	\$1,774 30	30,521 53	87,085 46
Totals.....	<u>\$8,571,008 96</u>	<u>\$1,774 30</u>	<u>\$228,198 29</u>	<u>\$8,800,981 55</u>
Balance before transfers.....	\$5,053,633 28	\$6,272,397 23	\$166,665 87	\$11,492,696 38
Increase by transfers.....	250,000 00	.....	.....	250,000 00
Balance.....	<u>\$5,303,633 28</u>	<u>\$6,272,397 23</u>	<u>\$166,665 87</u>	<u>\$11,742,696 38</u>
Decrease by transfers.....	.....	250,000 00	.....	250,000 00
Balance on hand December 31, 1913.....	<u>\$5,303,633 28</u>	<u>\$6,022,397 23</u>	<u>\$166,665 87</u>	<u>\$11,492,696 38</u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	250,314	\$486,661,500	65,504	\$124,057,000
Written in 1913.....	12,466	14,758,500	2,940	3,401,000
Received by transfer in 1913.....	.....	.....	482	835,500
Increased in 1913.....	.....	708,000	.....	155,000
Totals	<u>262,780</u>	<u>\$502,128,000</u>	<u>68,926</u>	<u>\$128,448,500</u>
Deduct terminated or decreased in 1913.....	<u>14,205</u>	<u>24,296,500</u>	<u>3,925</u>	<u>6,642,000</u>
Total benefit certificates in force December 31, 1913	248,575	\$477,831,500	65,001	\$121,806,500

EXHIBIT OF CERTIFICATES — Concluded

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Terminated by death in 1913.	3,733	\$8,616,045	886	\$1,968,500
Terminated by lapse in 1913.	10,472	14,586,500	2,480	3,398,000
Transferred in 1913.....	.....	.....	559	991,500
Covering diminishing benefits	.....	6,955	.....	.....
Terminated by reduction in 1913 .....	.....	1,087,000	.....	.....
Decreased in 1913.....	.....	.....	.....	284,000

Received in 1913 from members in New York:

Mortuary	\$2,084,011 11
Expense	53,745 69

Total \$2,137,756 80

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	304	\$714,068	67	\$157,083
Incurred in 1913.....	3,737	8,622,045	886	1,967,195
Totals	4,041	\$9,336,133	953	\$2,124,278
Paid in 1913.....	3,696	8,516,220	873	1,944,816
Balance	345	\$819,913	76	\$179,462
Saved by compromising or scaling down in 1913.....	.....	18,093	.....	8,429
Rejected in 1913.....	10	15,000	1	1,000
Claims unpaid December 31, 1913	335	786,820	75	170,033

EXHIBIT OF CLASS E

Claims on account of persons not in good standing at time of alleged death, and who have been previously deducted from membership.

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	9	\$27,000	5	\$15,000
Incurred in 1913.....	5	11,000	3	7,000
Totals	14	\$38,000	8	\$22,000
Paid in 1913.....	2	6,000	2	6,000
Balance	12	\$32,000	6	\$16,000
Rejected in 1913.....	3	9,000	1	3,000
Claims unpaid December 31, 1913	9	23,000	6	13,000

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Allegheny Pa 1922 4s.....		\$14,500	
Allegheny Pa 1923 4s.....		14,500	
Allegheny Pa 1924 4s.....		14,500	
Allegheny Pa 1925 4s.....		14,500	\$68,600
Allegheny Pa 1926 4s.....		12,000	
Allegheny Pa 1927 4s.....	\$101,350	7,000	
Allegheny Pa 1928 4s.....		7,000	
Allegheny Pa 1929 4s.....		4,000	
Allegheny Pa 1930 4s.....		4,000	29,100
Allegheny Pa 1931 4s.....		4,000	
Allegheny Pa 1932 4s.....		4,000	
Boston Mass 1932 3½s.....	74,025	70,000	69,700
Boston Mass 1935 3½s.....	30,562	30,000	27,300
Boston Mass 1921 4s.....	102,000	100,000	99,000
Boston Mass 1927 4s.....	9,888	10,000	9,800
Boston Mass 1928 3½s.....	21,450	20,000	18,600
Cambridge Mass 1931 3½s.....	21,350	20,000	18,400
Cambridge Mass 1941 3½s.....	54,895	50,000	44,500
Cambridge Mass 1933 3½s.....	30,787	30,000	27,800
Chicago Ill gen corp 1910 4s.....		15,000	
Chicago Ill gen corp 1920 4s.....	75,822	25,000	49,000
Chicago Ill g p 1921 4s.....		10,000	
Chicago Ill g p 1924 4s.....		25,000	24,250
Chicago Ill jt it funding 1915 4s.....	4,988	5,000	4,950
Chicago Ill ge corporate 1915 4½s.....		6,000	6,000
Chicago Ill jt it funding 1921 4½s.....		1,000	
Chicago Ill jt it funding 1922 4½s.....		2,000	
Chicago Ill jt it funding 1923 4½s.....		2,000	
Chicago Ill jt it funding 1924 4½s.....	20,950	2,000	14,140
Chicago Ill jt it funding 1925 4½s.....		2,000	
Chicago Ill jt it funding 1926 4½s.....		3,000	
Chicago Ill jt it funding 1927 4½s.....		2,000	
Chicago Ill l l - 4s.....	26,149	22,000	22,000
Chicago Ill gen corporate 1922 4½s.....		3,000	3,030
Chicago Ill judgment funding 1914 4½s.....		4,000	
Chicago Ill judgment funding 1915 4½s.....	19,587	1,000	19,000
Chicago Ill judgment funding 1916 4½s.....		8,000	
Chicago Ill judgment funding 1917 4½s.....		6,000	
Chicago Ill judgment funding 1919 4s.....	46,812	50,000	
Chicago Ill Columbian Exposition 1921 4s.....	14,150	14,000	62,720
Chicago Ill water 1914 4s.....	9,518	9,000	9,000
Chicago Ill drainage 1916 4s.....	24,880	20,000	19,800
Chicago Ill drainage 1919 4s.....		3,000	2,940
Dubuque Ia 1917 4s.....	997	1,000	980
Dubuque Ia 1917 4s.....	31,770	32,000	31,360
Dubuque Ia 1918 4s.....	9,900	10,000	
Dubuque Ia 1918 4s.....	19,800	20,000	29,700
Everett Mass sewer 1931 4s.....	38,183	35,000	33,050
Everett Mass surface drain 1933 4s.....			
Grand Rapids Mich flood protect 1932 4½s.....	26,406	23,000	24,750
Joplin Mo 1928 5s.....	22,750	22,000	22,000
Kennebec Me water dist 1915 3½s.....	45,250	50,000	49,000
Kennebec Me water dist 1920 3½s.....		75,000	69,750
Kennebec Me water dist 1925 3½s.....	90,843	25,000	22,250
Massachusetts 1941 3s.....	1,018,750	1,000,000	830,000
Minneapolis Minn 1927 4s.....	41,652	36,000	34,920
Racine Wis 1917 4s.....		3,000	2,970
Racine Wis 1918 4s.....	10,000	3,000	2,940
Racine Wis 1919 4s.....		4,000	3,920
Rockford Ill 1927 4s.....	38,562	39,100	37,536
Rockford Ill 1928 4s.....	60,300	60,000	57,600
Rockville Conn 1935 4s.....	4,994	5,000	4,800
St Joseph Mo 1928 4s.....	104,775	105,000	99,750
St Louis Mo 1922 3½s.....	90,056	100,000	94,000
Schenectady N Y 1923 4s.....	53,185	50,000	49,000
Schenectady N Y 1927 4½s.....	160,050	150,000	151,500
Springfield Mass 1921 3½s.....	85,700	80,000	76,800
Syracuse N Y 1914 4½s.....		5,000	
Syracuse N Y 1915 4½s.....	20,352	5,000	15,000
Syracuse N Y 1916 4½s.....		5,000	
Syracuse N Y 1917 4½s.....		5,000	5,050
Syracuse N Y 1914 4½s.....		2,500	
Syracuse N Y 1915 4½s.....		2,500	
Syracuse N Y 1916 4½s.....		2,500	
Syracuse N Y 1917 4½s.....	26,408	2,500	7,500
Syracuse N Y 1918 4½s.....		5,000	
Syracuse N Y 1918 4½s.....		5,000	17,675
Syracuse N Y 1919 4½s.....		5,000	

	Book value	Par value	Market value
Syracuse N Y local imp 1914 4½s.....	\$8,056	\$8,000	\$24,000
Syracuse N Y local imp 1915 4½s.....	8,070	8,000	
Syracuse N Y local imp 1916 4½s.....	8,082	8,000	
Syracuse N Y local imp 1917 4½s.....	6,071	6,000	
Syracuse N Y local imp 1918 4½s.....	8,106	8,000	29,290
Syracuse N Y local imp 1919 4½s.....	7,102	7,000	
Syracuse N Y local imp 1920 4½s.....	8,128	8,000	
Utica N Y public imp 1914-17 4½s.....	20,214	10,000	10,000
		10,000	10,100
		5,000	5,050
Utica N Y public imp 1919-30 4½s.....	30,965	15,000	15,300
		10,000	10,300
		4,000	4,000
Utica N Y 1914-18 4½s.....	10,270	6,000	6,060
Waterbury Conn sewerage 1939 4s.....	50,875	50,000	47,500
Worcester Mass 1932 3½s.....	105,375	100,000	92,000
Balt & Ohio R R S W Div 1925 3½s.....	36,250	40,000	35,200
Bangor & Aroostook R R Plisca Div 1943 5s.	29,437	25,000	24,000
Boston & Albany R R reg imp 1934 4s.....	50,750	50,000	91,000
Boston & Albany R R reg imp 1933 4s.....	50,688	50,000	
Boston Rev Beach & Lynn R R 1927 4½s..	63,905	60,000	57,600
Boston & Maine R R 1926 4s.....	30,000	30,000	24,900
Boston & Maine R R 1929 4½s.....	105,500	100,000	85,000
Boston & Maine R R 1944 4½s.....	26,125	25,000	19,750
Chic Burl & Quincy R R gen mtg 1958 4s...	217,000	217,000	199,640
Chic Burl & Quincy R R Ill Div 1949 4s...	102,500	100,000	279,000
Chic Burl & Quincy R R Ill Div 1949 4s...	201,469	200,000	
Chic Burl & Quincy R R Ill Div 1949 3½s.	81,675	90,000	73,800
Chic Mil & St P R R C & P W Div 1921 5s.	109,000	100,000	103,000
Chic Mil & St P R R D & G S Div 1916 5s.	15,731	15,000	15,150
Chic & Northwest R R sink fund 1929 6s...	77,147	66,000	69,960
Chic & Northwest R R sink fund 1929 5s...	32,295	29,000	30,450
Chic & Northwest R R cons skg fd 1915 7s.	128,525	107,000	110,210
Chic & Northwest R R ext 1926 4s.....	207,835	211,000	194,120
Chic & Northwest R R N W Union 1917 7s.	35,754	29,500	31,860
Chic & Northwest R R M & I Div 1924 3½s.	1,885	2,000	1,800
Chic & N W I & M & N W Div 1935 3½s..	92,579	103,000	88,580
Chic R I & P R R gen mtg 1988 4s.....	49,969	50,000	42,000
Chic R I & P R R 1917 6s.....	11,429	10,000	10,500
Dela & Hudson Co 1st & ref mtg 1948 4s...	64,569	65,000	61,100
Fitchburg R R 1925 4s.....	59,525	60,000	54,600
Illinois Cent R R purchased lines 1952 3½s.	123,085	136,000	104,720
Illinois Cent R R L Div & Term 1953 3½s..	86,062	95,000	73,150
Illinois Cent R R Litch Div 1951 3s.....	39,925	50,000	35,500
Illinois Cent Omaha Div 1951 3s.....	47,074	60,000	42,600
Illinois Cent R R Wis Lines 1951 4s.....	5,000	5,000	4,500
Illinois Cent R R ref 1955 4s.....	43,953	44,000	39,600
Illinois Cent R R St L Div & Ter 1951 3½s.	27,175	30,000	23,100
N Y N H & H R R H R & P C 1954 4s.....	132,010	130,000	115,700
N Y N H & H R R deb 1956 4s.....	50,625	50,000	84,700
N Y N H & H R R deb 1955 4s.....	60,419	60,000	
Northern Maine Seaport R R 1935 5s.....	150,512	140,000	126,000
Peoria & Northwestern R R 1926 3½s.....	59,632	64,000	56,960
Portland & Ogdensburg R R 1928 4½s.....	131,610	125,000	120,000
Princeton & Northwestern R R 1926 3½s...	21,458	23,000	20,470
Providence Terminal 1956 4s.....	35,000	35,000	31,150
Sullivan County R R 1924 4s.....	15,056	13,000	13,500
Totals.....	\$5,877,729	\$5,804,600	\$5,266,301

ROYAL NEIGHBORS OF AMERICA

ROCK ISLAND, ILL.

[Commenced business March 21, 1895]

MYRA B. ENRIGHT, President **HADA M. BURKHART**, Secretary
Attorney for service of process in the State of New York, SUPERINTENDENT OF
INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$20,581 00	
Assessments or premiums	1,698,799 65	
Dues and per capita tax.....	293,692 20	
Certificate and card fees.....	4,372 35	
Total	\$2,017,445 20	
Deduct payments returned to applicants and members	577 25	
Net amount received from members	\$2,016,867 95	
Interest on:		
Bonds	\$27,754 90	
Other sources	17,190 46	
		44,945 36
Rents		675 00
Sale of lodge supplies.....		20,513 96
Official publication		3,502 54
Voluntary contribution		7,331 40
Surety bond premiums		6,917 55
Total Income	\$2,100,753 76	
Ledger Assets December 31, 1912	1,389,577 72	
Total	\$3,490,331 48	

DISBURSEMENTS

Death claims	\$1,484,897 71	
Commissions and fees to deputies or organizers.....	49,917 08	
Salaries of officers and trustees.....	21,000 00	
Salaries of office employees.....	41,307 86	
Medical examiners' fees and salaries.....	193 00	
Traveling and other expenses of officers, trustees and committees	10,506 36	
Insurance department fees.....	1,227 67	
Rent	2,360 00	
Advertising, printing and stationery.....	6,271 72	
Postage, express, telegraph and telephone.....	9,987 98	
Lodge supplies	13,538 06	
Official publication	39,045 44	
Legal expenses	10,402 04	
Furniture and fixtures.....	803 73	
Taxes, repairs and other expenses on real estate.....	514 35	
Miscellaneous	3,483 95	
Appeals for help.....	3,239 15	
Gross decrease, by adjustment, in book value of ledger assets, viz.:		
Bonds	1,985 75	
Total Disbursements	\$1,700,681 85	
Balance	\$1,789,649 63	

LEDGER ASSETS

Book value of real estate.....	\$13,500 00
Book value of bonds.....	941,898 04
Deposited in trust companies and banks <i>on interest</i>	834,251 59
Total	\$1,789,649 63

NON-LEDGER ASSETS

Interest accrued on bonds.....	17,564 18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	141,566 14

Gross Assets **\$1,948,779 95**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	12,586 04
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Total Admitted Assets..... **\$1,936,193 91**

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$14,150 00
Resisted	32,000 00
Reported, not yet adjusted.....	173,750 00
Total ..	\$219,900 00
Salaries and miscellaneous accounts.....	18,000 00
Taxes due or accrued.....	400 00

Total Liabilities **\$238,300 00**

EXHIBIT OF FUNDS

	Mortuary	Emergency fund	Relief fund	Safety fund	Expense	Total
Balance on hand December 31, 1912.....	\$1,070,729 76	\$219 18		\$13,571 95	\$305,056 88	\$1,389,577 72
<i>Income:</i>						
Membership fees.....					20,581 00	20,581 00
Assessments.....	1,698,799 65					1,698,799 65
Dues and per capita tax.....					293,114 95	293,114 95
Interest and dividends.....	37,191 15	2 54	\$33 87	285 31	7,432 49	44,945 36
Other income.....			7,331 40	6,917 55	29,063 85	43,312 80
Totals.....	\$2,806,720 56	\$221 67	\$7,365 27	\$20,774 81	\$655,249 17	\$3,490,331 48
<i>Disbursements:</i>						
Death claims.....	\$1,484,897 71					\$1,484,897 71
Commissions to deputies, organizers and agents....					\$49,917 08	49,917 08
Salaries, fees, other compen- sation and traveling ex- penses of officers and em- ployees.....					73,007 22	73,007 22
Insurance department fees.....					1,227 67	1,227 67
Rent.....					2,360 00	2,360 00
Official publication.....					39,045 44	39,045 44
Legal expenses.....					10,402 04	10,402 04
Taxes and expenses on rea- estate.....					514 35	514 35
Other expenditures.....	1,985 75	\$45 00	\$3,194 15	\$230 72	33,854 72	39,310 34
Totals.....	\$1,486,883 46	\$45 00	\$3,194 15	\$230 72	\$210,328 52	\$1,700,681 85
Balance before transfers....	\$1,319,837 10	\$176 67	\$4,171 12	\$20,544 09	\$444,920 65	\$1,789,649 63
Increase by transfers			176 67			176 67
Balance.....	\$1,319,837 10	\$176 67	\$4,347 79	\$20,544 09	\$444,920 65	\$1,789,826 30
Decrease by transfers.....		176 67				176 67
Balance on hand December 31, 1913.....	\$1,319,837 10		\$4,347 79	\$20,544 09	\$444,920 65	\$1,789,649 63

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	233,174	\$245,706,250	3,756	\$3,251,500
Written in 1913.....	20,378	19,341,750	637	514,000
Received by transfer in 1913. ....	.....	.....	7	5,500
Increased in 1913.....	.....	301,250	.....	9,000
Totals	253,552	\$265,349,250	4,400	\$3,780,000
Deduct terminated or decreased in 1913.....	8,382	8,696,750	222	192,500
Total benefit certificates in force December 31, 1913	245,170	\$256,652,500	4,178	\$3,587,500
Terminated by death in 1913	1,406	1,466,500	39	33,750
Terminated by lapse in 1913	6,976	6,985,000	164	133,500
Transferred in 1913.....	.....	.....	19	18,000
Decreased in 1913.....	.....	245,250	.....	7,250
Received in 1913 from members in New York:				
Mortuary				\$23,749 30
Expense				5,475 27
Total				\$29,224 57

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	223	\$234,167	8	\$8,500
Incurred in 1913.....	1,406	1,466,500	39	33,750
Totals	1,629	\$1,700,667	47	\$42,250
Paid in 1913.....	1,432	1,484,898	41	37,500
Balance	197	\$215,769	6	\$4,750
Saved by compromising or scaling down in 1913.....	.....	15,869	.....	.....
Rejected in 1913.....	9	8,000	.....	.....
Claims unpaid December 31, 1913	188	191,900	6	4,750
Reported in 1914.....	27	28,000	.....	.....
.....	215	\$219,900	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Ashland Wis refunding 1926 4½s.....	\$23,953	\$5,000	\$4,900
Ashland Wis refunding 1927 4½s.....		5,000	4,900
Ashland Wis refunding 1928 4½s.....		5,000	4,850
Ashland Wis refunding 1929 4½s.....		5,000	4,850
Ashland Wis refunding 1931 4½s.....		5,000	4,850
Ada Minn school 1919 5s.....	7,084	7,000	7,070
Blue Earth Co Minn drainage 1918 5s.....	28,853	7,000	7,070
Blue Earth Co Minn drainage 1919 5s.....		8,000	8,080
Blue Earth Co Minn drainage 1920 5s.....		8,000	8,080
Blue Earth Co Minn drainage 1921 5s.....		5,000	5,100
Baldwin Kans sewer 1920 6s.....	9,450	9,000	9,360
Clarinda Iowa school 1922 4½s.....	25,192	25,000	25,250

	Book value	Par value	Market value
Cuba Fulton Co. Ill school 1918 6s.....	\$16,946	\$650	\$16,902
Cuba Fulton Co Ill school 1919 6s.....		2,000	
Cuba Fulton Co Ill school 1920 6s.....		2,000	
Cuba Fulton Co Ill school 1921 6s.....		2,000	
Cuba Fulton Co. Ill school 1922 6s.....		2,000	
Cuba Fulton Co Ill school 1924 6s.....		1,000	
Cuba Fulton Co Ill school 1925 6s.....		2,000	
Cuba Fulton Co Ill school 1926 6s.....		2,000	
Cuba Fulton Co Ill school 1927 6s.....	25,607	2,000	25,500
Carthage Ill school 1916 5s.....		2,000	
Carthage Ill school 1917 5s.....		2,000	
Carthage Ill school 1918 5s.....		2,000	
Carthage Ill school 1919 5s.....		2,000	
Carthage Ill school 1920 5s.....		2,000	
Carthage Ill school 1921 5s.....		2,000	
Carthage Ill school 1922 5s.....		2,000	
Carthage Ill school 1923 5s.....	20,450	2,000	19,800
Carthage Ill school 1924 5s.....		2,000	
Carthage Ill school 1925 5s.....		2,000	
Carthage Ill school 1926 5s.....		2,000	
Carthage Ill school 1927 5s.....		2,000	
Carthage Ill school 1928 5s.....		1,000	
East St Louis Ill park 1920 4½s.....		5,000	
East St Louis Ill park 1930 4½s.....	20,580	15,000	20,000
El Paso Co Texas court house 1951 5s.....		20,000	
Estherville Iowa school 1923 5s.....	11,151	11,000	11,110
Fort Scott Kans school 1942 4½s.....	30,000	15,000	30,000
Fort Scott Kans school 1942 4½s.....		15,000	
Fairmont W Va school 1942 5s.....	26,125	25,000	26,000
Faribault Co Minn drainage 1926 5s.....	26,351	6,000	6,120
Faribault Co Minn drainage 1927 5s.....		6,000	6,120
Faribault Co Minn drainage 1928 5s.....		6,000	6,180
Faribault Co Minn drainage 1929 5s.....		4,000	4,120
Faribault Co Minn drainage 1930 5s.....		3,000	3,090
Freeport Ill school 1926 4½s.....	14,704	7,500	14,700
Freeport Ill school 1927 4½s.....		7,500	
Georgetown Texas water 1950 5s.....	20,400	20,000	20,200
Houston Heights Texas street 1952 5s.....	35,360	34,000	34,000
Hamilton Co Tenn school 1941 4½s.....	25,125	25,000	25,500
Hastings Neb school 1932 4½s.....	38,800	40,000	38,800
Henry Co Ill school 1916 5s.....	24,303	3,000	3,030
Henry Co Ill school 1917 5s.....		3,000	3,030
Henry Co Ill school 1918 5s.....		3,000	3,060
Henry Co Ill school 1919 5s.....		3,000	3,060
Henry Co Ill school 1920 5s.....		3,000	3,060
Henry Co Ill school 1921 5s.....		3,000	3,060
Henry Co Ill school 1922 5s.....		3,000	3,090
Henry Co Ill school 1923 5s.....		3,000	3,050
Jackson Co Tenn road and bridge 1942 5s...	25,775	25,000	26,000
Muskogee Co Okla 1930 5s.....	40,400	40,000	40,400
Marshfield Wis waterworks 1930 4½s.....	25,480	5,000	25,000
Marshfield Wis waterworks 1931 4½s.....		10,000	
Marshfield Wis waterworks 1932 4½s.....		10,000	
McAlester Okla water 1937 5s.....	25,900	25,000	25,000
Murray Co Minn drainage 1927 5s.....	15,861	3,000	15,150
Murray Co Minn drainage 1928 5s.....		3,000	
Murray Co Minn drainage 1929 5s.....		3,000	
Murray Co Minn drainage 1930 5s.....		3,000	
Murray Co Minn drainage 1931 5s.....		3,000	
Mt Vernon Ill park 1916 5s.....	23,545	1,000	23,400
Mt Vernon Ill park 1917 5s.....		1,000	
Mt Vernon Ill park 1918 5s.....		1,000	
Mt Vernon Ill park 1919 5s.....		1,000	
Mt Vernon Ill park 1920 5s.....		1,000	
Mt Vernon Ill park 1921 5s.....		1,000	
Mt Vernon Ill park 1922 5s.....		1,000	
Mt Vernon Ill park 1923 5s.....		1,000	
Mt Vernon Ill park 1924 5s.....		1,000	
Mt Vernon Ill park 1925 5s.....		1,000	
Mt Vernon Ill park 1926 5s.....		1,000	
Mt Vernon Ill park 1927 5s.....		1,000	
Mt Vernon Ill park 1928 5s.....		1,000	
Mt Vernon Ill park 1929 5s.....		2,000	
Mt Vernon Ill park 1930 5s.....		2,000	
Mt Vernon Ill park 1931 5s.....		2,000	
Mt Vernon Ill park 1932 5s.....		2,000	
Mt Vernon Ill park 1933 5s.....		2,000	

	Book value	Par value	Market value
New Providence Iowa school 1914 5s.....	\$24,085	\$3,000	\$24,000
New Providence Iowa school 1915 5s.....		8,000	
New Providence Iowa school 1916 5s.....		8,000	
New Providence Iowa school 1917 5s.....		8,000	
New Providence Iowa school 1918 5s.....		4,000	
New Providence Iowa school 1919 5s.....		4,000	
New Providence Iowa school 1920 5s.....		4,000	
Omaha Neb school 1928 4½s.....	25,250	25,000	24,750
Oklahoma state 1919 4s.....	25,000	25,000	24,500
Oklahoma City Okla school 1929 4½s.....	24,500	25,000	24,500
Omaha Neb park 1933 5s.....	25,737	25,000	25,750
Pottawatomie Co Okla funding 1931 5s.....	25,935	25,000	25,750
Port of Seattle Wash 1925 4½s.....	23,539	2,000	1,920
Port of Seattle Wash 1928 4½s.....		5,000	4,750
Port of Seattle Wash 1929 4½s.....		2,000	1,900
Port of Seattle Wash 1930 4½s.....		2,000	1,880
Port of Seattle Wash 1931 4½s.....		7,000	6,580
Port of Seattle Wash 1932 4½s.....		7,000	6,580
St Louis Co Minn court house 1918 4½s....	25,250	25,000	25,000
Sac Co. Cal court house and bge 1935 4½s..	25,500	16,000	15,520
Sac Co Cal court house and bge 1937 4½s..		9,000	8,640
Superior Wisc school 1929 4s.....	19,234	20,000	19,000
Shawano Co Wisc insane asylum 1922 4s....	54,980	2,000	1,900
Shawano Co Wisc insane asylum 1923 4s....		2,000	1,900
Shawano Co Wisc insane asylum 1924 4s....		2,000	1,880
Shawano Co Wisc insane asylum 1925 4s....		2,000	1,880
Shawano Co Wisc insane asylum 1926 4s....		2,000	1,880
Shawano Co Wisc insane asylum 1927 4s....		2,000	1,860
Shawano Co Wisc insane asylum 1928 4s....		2,000	1,860
Shawano Co Wisc insane asylum 1929 4s....		2,000	1,840
Shawano Co Wisc insane asylum 1930 4s....		4,500	4,140
Shawano Co Wisc insane asylum 1931 4s....		36,000	33,120
Sherman Texas street imp 1943 5s.....	26,065	2,500	25,000
Sherman Texas street imp 1944 5s.....		2,500	
Sherman Texas street imp 1945 5s.....		2,500	
Sherman Texas street imp 1946 5s.....		2,500	
Sherman Texas street imp 1947 5s.....		2,500	
Sherman Texas street imp 1948 5s.....		2,500	
Sherman Texas street imp 1949 5s.....		2,500	
Sherman Texas street imp 1950 5s.....		2,500	
Sherman Texas street imp 1951 5s.....		2,500	
Sherman Texas street imp 1952 5s.....		2,500	
Wichita Kansas 1918 5s.....	4,063	1,000	4,040
Wichita Kansas 1919 5s.....		2,000	
Wichita Kansas 1920 5s.....		1,000	
Wood Co Texas road & bridge 1952 5s.....	25,392	25,000	25,000
Totals	\$941,898	\$931,150	\$929,812

SERB FEDERATION "SLOGA" *

No. 443 WEST 22nd STREET, NEW YORK

[Commenced business October 1, 1911]

MICHAEL L. PUPIN, President

PAVLE H. PAVLOVITCH, Secretary

Attorney for service of process in the State of New York, **J. S. PARKER,**
No. 84 Nassau street, New York

INCOME

Membership fees	\$5,742 50	
Assessments or premiums.....	154,734 22	
		<hr/>
Net amount received from members.....		\$160,476 72
Interest on bonds		1,152 00
Sale of lodge supplies.....		1,326 69
Miscellaneous		338 25
		<hr/>
Total Income		\$163,293 66
Ledger Assets December 31, 1912.....		42,065 96
		<hr/>
Total		\$205,359 62

DISBURSEMENTS

Death claims	\$64,319 14	
Permanent disability claims.....	10,275 00	
Sick and accident claims.....	40,635 00	
		<hr/>
Total benefits paid.....		\$115,229 14
Salaries of officers and trustees.....		1,412 50
Salaries of office employees.....		1,326 40
Medical examiners' fees and salaries.....		49 08
Traveling and other expenses of officers, trustees and committees		1,832 95
Insurance department fees.....		161 53
Advertising, printing and stationery.....		202 15
Postage, express, telegraph and telephone.....		285 38
Lodge supplies		1,101 60
Actuary fees		400 00
Legal expenses		808 75
Miscellaneous		503 75
Education and benevolent funds.....		11,073 32
Deposit in First Second National Bank, Pittsburgh, Pa.....		4,533 40
Serb Federation Sloga (not incorporated).....		1,837 85
Convention expense		20,703 56
		<hr/>
Total Disbursements		\$161,461 36
		<hr/>
Balance		\$43,898 26

* The figures set forth in this abstract are those of an examination made by this Department as of December 31, 1913.

LEDGER ASSETS

Book value of bonds	\$36,084 20
Deposited in banks <i>not on interest</i>	7,814 06
Total	\$43,898 26

NON-LEDGER ASSETS

Interest accrued on bonds	315 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge over sixty days due	7,559 11
Deposit in First Second National Bank, Pittsburg, Pa.	4,533 40

Gross Assets **\$56,305 77**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value	864 20
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Total Admitted Assets **\$55,441 57**

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$12,800 00
Adjusted, not yet due	2,400 00
Resisted	385 00
Reported, not yet adjusted	12,780 61

Total **\$28,365 61**

Claims due minors, etc., charged off books as paid, equivalent
deposited in trust in defunct Pittsburgh bank

5,413 65

Due sub-assemblies

240 30

Liabilities of old unincorporated societies approved by con-
vention

9,744 50

Total Liabilities **\$43,764 06**

EXHIBIT OF FUNDS

	Beneficiary	Reserve	Convention	Education and benevolent
Balance on hand December 31, 1912	\$2,103 88	\$30,368 80	\$5,932 26	\$470 77
<i>Income:</i>				
Membership fees				2,871 75
Assessments	116,473 82	10,513 30	14,306 80	5,524 30
Interest and dividends		1,152 00		
Other income			270 70	
Totals	\$118,577 70	\$42,034 10	\$20,509 76	\$8,866 82
<i>Disbursements:</i>				
Death claims	\$64,319 14			
Disability claims	10,275 00			
Sick and accident claims	40,635 00			
Salaries, fees, other compensation and traveling expenses of officers and employees				
Insurance department fees				
Legal expenses				
Other expenditures	2,200 00	\$4,533 40	\$20,703 56	\$8,873 32
Totals	\$117,429 14	\$4,533 40	\$20,703 56	\$8,873 32
Balance before transfers	\$1,148 56	\$37,500 70	—\$193 80	—\$6 50
Increase by transfers	498 45			
Balance	\$1,647 01	\$37,500 70	—\$193 80	—\$6 50
Decrease by transfers				
Balance on hand December 31, 1913	\$1,647 01	\$37,500 70	—\$193 80	—\$6 50

EXHIBIT OF FUNDS — Continued

	Emergency	Expense	Total
Balance on hand December 31, 1912.....	\$3,171 60	\$18 65	\$42,065 88
<i>Income:</i>			
Membership fees.....	2,870 76	.....	5,742 50
Assessments.....	.....	7,916 00	154,734 22
Interest and dividends.....	.....	.....	1,152 00
Other income.....	67 55	1,326 69	1,664 94
Totals.....	\$6,109 90	\$9,261 34	\$206,359 62
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$64,319 14
Disability claims.....	.....	.....	10,275 00
Sick and accident claims.....	.....	.....	40,625 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	\$4,620 93	4,620 93
Insurance department fees.....	.....	161 53	161 53
Legal expenses.....	.....	808 75	808 75
Other expenditures.....	\$2,087 85	2,242 88	40,641 01
Totals.....	\$2,087 85	\$7,834 09	\$161,461 36
Balance before transfers.....	\$4,022 05	\$1,427 25	\$43,898 26
Increase by transfers.....	.....	.....	498 45
Balance.....	\$4,022 05	\$1,427 25	\$44,396 71
Decrease by transfers.....	498 45	.....	498 45
Balance on hand December 31, 1913.....	\$3,523 60	\$1,427 25	\$43,898 26

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	8,368	\$6,694,400	154	\$123,200
Written in 1913.....	2,966	2,372,800	75	60,000
Received by transfer in 1913.	386	308,800	18	14,400
Totals	11,720	\$9,376,000	247	\$197,600
Deduct terminated or decreased in 1913.....	2,354	1,883,200	57	45,600
Total benefit certificates in force December 31, 1913	9,366	\$7,492,800	190	\$152,000
Terminated by death in 1913.	87	69,600	.....	.....
Terminated by lapse in 1913.	2,267	1,813,600	57	45,600

Received in 1913 from members in New York:

Mortuary	\$1,386 95
Reserve	234 05
Disability	300 20
Sick and accident.....	821 80
Expense	185 00
Convention fund	138 90
Educational fund	100 00
Total	\$3,166 90

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	15	\$11,800	.....	.....
Incurred in 1913.....	87	73,600	.....	.....
Totals	102	\$85,400	.....	.....
Paid in 1913.....	80	64,319	.....	.....
Claims unpaid December 31, 1913	22	\$21,081	.....	.....

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1	\$200	.....	.....
Incurred in 1913.....	50	10,075	.....	.....
Totals	51	\$10,275	.....	.....
Paid in 1913.....	51	10,275	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	17	\$1,205	.....	.....
Incurred in 1913.....	386	46,715	14	\$790
Totals	403	\$47,920	14	\$790
Paid in 1913.....	379	40,635	13	740
Claims unpaid December 31, 1913	24	\$7,285	1	\$50

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
District of Columbia 1924 3s.....	\$19,259	\$18,000	\$18,720
Panama Canal 1961 3s.....	16,825	16,500	16,500
Totals	\$36,084	\$34,500	\$35,220

UNITED STATES GRAND LODGE OF THE INDEPENDENT ORDER SONS OF BENJAMIN

No. 953 THIRD AVENUE, NEW YORK.

[Commenced business December 23, 1877]

RICHARD COHN, Grand Master

LOUIS B. FRANKLIN, Secretary

Attorney for service of process in the State of New York, LOUIS B. FRANKLIN,
No. 953 Third avenue, New York

INCOME

Membership fees		\$43,214 93
Interest on:		
Mortgage loans	\$262 50	
Other sources	804 57	
		<u>1,067 07</u>
Miscellaneous		325 35
Headstone deposits		375 00
Commissions from Metropolitan Life Insurance Company.....		688 29
		<u>\$45,670 64</u>
Total Income		47,825 82
Ledger Assets December 31, 1912.....		<u>\$93,496 46</u>
Total		

DISBURSEMENTS

Death claims	\$67,602 80
Salaries of officers.....	3,687 50
Traveling and other expenses of officers, trustees and committees	263 80
Collection and remittance of assessments and dues.....	12 43
Insurance department fees	69 47
Rent	699 96
Printing and stationery.....	261 93
Postage, express, telegraph and telephone.....	364 93
Expense of supreme lodge meeting,	231 25
Legal expenses	1,349 69
Miscellaneous	1,310 92
Headstone deposits returned	630 00
Premiums to Metropolitan Life Insurance Company owing to entire membership insured February 3, 1913.....	3,891 19
	<u>\$80,375 87</u>
Total Disbursements	
Balance	<u>\$13,120 59</u>

LEDGER ASSETS

Deposited in trust companies and banks on interest.....	\$8,066 50
Cash in association's office.....	54 09
Deposit with Provincial Treasurer of Quebec.....	5,000 00
	<u>\$13,120 59</u>
Total Assets	

LIABILITIES

Policy or certificate claims due and unpaid.....	\$1,924 47
Headstone deposits	209 00
Total Liabilities	\$2,133 47

EXHIBIT OF FUNDS

	Mortuary	Reserve	Head stone deposits	Expense	Total
Balance on hand December 31, 1912.....	\$5,920 45	\$38,240 06	\$464 00	\$8,201 31	\$47,825 82
<i>Income:</i>					
Membership fees.....	38,808 89	151 00	.....	4,260 04	43,214 93
Interest and dividends.....	52 51	491 08	.....	523 53	1,067 07
Other income.....	.....	.....	375 00	1,013 64	1,388 64
Totals.....	\$44,776 85	\$38,882 09	\$839 00	\$8,998 52	\$93,496 46
<i>Disbursements:</i>					
Death claims.....	\$67,602 80	.....	.....	.....	\$67,602 80
Salaries, fees, other compensation and trav- eling expenses of officers and employees..	.....	.....	.....	\$3,963 73	3,963 73
Insurance department fees.....	.....	.....	.....	69 47	69 47
Rent.....	.....	.....	.....	699 96	699 96
Supreme lodge meeting.....	.....	.....	.....	231 25	231 25
Legal expenses.....	.....	.....	.....	1,349 69	1,349 69
Other expenditures.....	3,891 19	.....	\$630 00	1,937 78	6,458 97
Totals.....	\$71,493 99	.....	\$630 00	\$8,251 88	\$80,375 87
Balance before transfers.....	—\$26,717 14	\$38,882 09	\$209 00	\$746 64	\$13,120 59
Increase by transfers.....	33,882 09	.....	.....	.....	33,882 09
Balance.....	\$7,164 95	\$38,882 09	\$209 00	\$746 64	\$47,002 68
Decrease by transfers.....	.....	33,882 09	.....	.....	33,882 09
Balance on hand December 31, 1913.....	\$7,164 95	\$5,000 00	\$209 00	\$746 64	\$13,120 59

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	2,198	\$1,099,500	1,270	\$635,500
Received by transfer in 1913. ....	.....	.....	90	45,000
Totals	2,198	\$1,099,500	1,360	\$680,500
Deduct terminated or de- creased in 1913.....	1,387	700,750	715	364,750
Total benefit certificates in force December 31, 1913	811	\$398,750	645	\$315,750
Terminated by death in 1913.	95	47,500	68	34,000
Terminated by suspension and withdrawal	1,292	646,000	647	323,500
Decreased in 1913.....	.....	7,250	.....	7,250
Received in 1913 from members in New York:				
Mortuary				\$31,946 66
Reserve				70 04
Expense				3,405 61
Total . . .				\$35,422 31

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1913	51	\$25,500	36	\$18,000
Incurred in 1913	95	47,500	68	34,000
Totals	146	\$73,000	104	\$52,000
Paid in 1913	141	71,076	101	48,492
Deducted by Life Insurance Company				2,530
Claims unpaid December 31, 1913	5	1,924	3	978

THE INDEPENDENT ORDER OF SONS OF NORWAY

MINNEAPOLIS, MINN.

[Commenced business January 16, 1895]

OLAF I. ROVE, President

L. STAVNHEIM, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$2,263 40	
Assessments or premiums during first months of membership of which all or an extra percentage is used for expense.....	6,116 35	
All other assessments or premiums.....	21,770 82	
Dues and per capita tax.....	8,102 20	
Medical examiners' fees.....	140 00	
Net amount received from members.....		\$38,392 77
Interest on:		
Mortgage loans	\$3,907 15	
Bonds	911 00	
Other sources	255 71	
		5,073 86
Sale of lodge supplies.....		794 56
Official publication		2,934 45
Miscellaneous		808 54
Organization work		1,355 02
Total Income		\$49,359 20
Ledger Assets December 31, 1912.....		83,656 52
Total		\$133,015 72

DISBURSEMENTS

Death claims	\$11,733 33
Salaries of deputies and organizers.....	5,455 16
Salaries of officers and trustees.....	1,650 00
Salaries of office employees.....	120 00
Medical examiners' fees and salaries.....	381 75
Traveling and other expenses of officers, trustees and committees	575 70
Insurance department fees.....	292 20
Rent	346 50
Advertising, printing and stationery.....	320 22
Postage, express, telegraph and telephone.....	449 08
Lodge supplies	854 54
Official publication	3,942 12
Furniture and fixtures.....	88 00
Miscellaneous	719 76
Total Disbursements	\$26,928 36
Balance	\$106,087 36

LEDGER ASSETS

Mortgage loans	\$84,950 00
Book value of bonds.....	11,000 00
Deposited in trust companies and banks <i>on interest</i>	8,941 07
Cash in association's office.....	1,196 29

Total **\$106,087 36**

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	701 96
Market value of bonds over book value.....	650 00
Furniture, fixtures and supplies.....	1,140 00

Gross Assets **\$108,579 32**

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies.....	1,140 00
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Total Admitted Assets..... **\$107,439 32**

EXHIBIT OF FUNDS

	Old benefit	Old reserve	Am. ex. fund	Expense	Total
Balance on hand December 31, 1912.....	\$29,426 76	\$22,934 60	\$30,848 06	\$447 11	\$83,656 52
<i>Income:</i>					
Membership fees.....				2,263 40	2,263 40
Assessments during first — months of membership of which all or an extra per cent is used for expenses.....			6,116 35		6,116 35
Other assessments.....	8,161 28	2,040 38	11,569 16		21,770 82
Dues and per capita tax.....				8,102 20	8,102 20
Interest and dividends.....	2,075 94	900 00	2,061 71	36 21	5,073 86
Other income.....				6,032 57	6,032 57
Totals.....	\$39,663 98	\$25,874 98	\$50,595 27	\$16,881 49	\$133,015 72
<i>Disbursements:</i>					
Death claims.....	\$8,100 00		\$3,633 33		\$11,733 33
Salaries, fees, other compensation and traveling expenses of officers and employees..				\$8,182 61	8,182 61
Insurance department fees.....				292 20	292 20
Rent.....				346 50	346 50
Official publication.....				3,942 12	3,942 12
Other expenditures.....			38 97	2,392 63	2,431 60
Totals.....	\$8,100 00		\$3,672 30	\$15,156 06	\$26,928 36
Balance before transfers.....	\$31,563 98	\$25,874 98	\$46,922 97	\$1,725 43	\$106,087 36
Increase by transfers.....			6,241 45		6,241 45
Balance.....	\$31,563 98	\$25,874 98	\$53,164 42	\$1,725 43	\$112,328 81
Decrease by transfers.....		6,241 45			6,241 45
Balance on hand December 31, 1912.....	\$31,563 98	\$19,633 53	\$53,164 42	\$1,725 43	\$106,087 36

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	5,452	\$2,111,800	77	\$24,000
Written in 1913.....	949	484,600	24	5,600
Totals	6,401	\$2,596,400	101	\$29,600
Deduct terminated or decreased in 1913.....	648	292,600	23	4,700
Total benefit certificates in force December 31, 1913	5,753	\$2,303,800	78	\$24,900
Terminated by death in 1913.....	32	10,900		
Terminated by lapse in 1913.....	616	281,700		

Received in 1913 from members in New York:

Mortuary	\$437 33
Expense	440 15
Total	<u>\$877 48</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	1	\$1,000	.....	.....
Incurred in 1913.....	32	10,900	1	\$500
Totals	33	\$11,900	1	\$500
Paid in 1913.....	33	11,900	1	500
Saved by compromising or scaling down in 1913.....	.....	\$167	.....	.....

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Lincoln Co Minn drainage 1915 6s.....	\$1,000	\$1,000	\$1,010
Lincoln Co Minn drainage 1916 6s.....	1,000	1,000	1,020
Lincoln Co Minn drainage 1917 6s.....	1,000	1,000	1,030
Lincoln Co Minn drainage 1918 6s.....	1,000	1,000	1,030
Sandstone Minn refund 1921 6s.....	1,000	1,000	1,060
Sandstone Minn refund 1922 6s.....	1,000	1,000	1,070
Sandstone Minn refund 1923 6s.....	1,000	1,000	1,070
Sandstone Minn refund 1924 6s.....	1,000	1,000	1,080
Sandstone Minn refund 1925 6s.....	1,000	1,000	1,090
Sandstone Minn refund 1926 6s.....	1,000	1,000	1,090
Sandstone Minn refund 1927 6s.....	1,000	1,000	1,100
Totals	<u>\$11,000</u>	<u>\$11,000</u>	<u>\$11,650</u>

INDEPENDENT ORDER OF TRUE FRIENDS

No. 468 IRVING AVENUE, BROOKLYN

[Commenced business September, 1909]

RICHARD E. JONES, President

MORGAN R. CLARK, Secretary

Attorney for service of process in the State of New York, HENRY J. GOLDSMITH,
No. 41 Park Row, New York.

INCOME

Membership fees	\$515 00	
Assessments or premiums.....	7,876 00	
Dues and per capita tax.....	1,973 25	
	<hr/>	
Total	\$10,364 25	
Deduct payments returned to applicants and members	10 00	
	<hr/>	
Net amount received from members.....		\$10,354 25
Interest		353 63
Sale of lodge supplies.....		178 04
		<hr/>
Total Income		\$10,885 92
Ledger Assets December 31, 1912.....		8,600 40
		<hr/>
Total		\$19,486 32

DISBURSEMENTS

Death claims	\$8,200 00	
Permanent disability claims.....	100 00	
	<hr/>	
Total benefits paid.....		\$8,300 00
Salaries of deputies and organizers.....		25 00
Salaries and other compensation of officers and trustees.....		722 50
Salaries and other compensation of committees.....		101 54
Insurance department fees.....		23 64
Postage, express, telegraph and telephone.....		57 47
Lodge supplies		260 83
Expense of supreme lodge meeting.....		51 30
Legal expenses		100 00
Miscellaneous		45 00
		<hr/>
Total Disbursements		\$9,687 28
		<hr/>
Balance		\$9,799 04

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$9,776 54
Cash in association's office.....	22 50
	<hr/>
Total	\$9,799 04

NON-LEDGER ASSETS	
Interest due	\$151 40
Per capita tax and supplies.....	525 45
Gross Assets	\$10,475 89
DEDUCT ASSETS NOT ADMITTED	
Per capita tax and supplies.....	525 45
Total Admitted Assets.....	\$9,950 44
LIABILITIES	
Policy or certificate claims reported, not yet adjusted.....	\$500 00
Salaries and miscellaneous accounts.....	220 00
Total Liabilities	\$720 00

EXHIBIT OF FUNDS				
	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$582 37	\$7,373 12	\$644 90	\$8,600 40
<i>Income:</i>				
Membership fees.....		505 00		505 00
Assessments.....	7,876 00			7,876 00
Dues and per capita tax.....			1,973 25	1,973 25
Interest and dividends.....	40 68	274 53	38 42	353 63
Other income.....			178 04	178 04
Totals.....	\$8,499 05	\$8,152 66	\$2,834 61	\$19,486 32
<i>Disbursements:</i>				
Death claims.....	\$8,200 00			\$8,200 00
Disability claims.....	100 00			100 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$849 04	849 04
Insurance department fees.....			23 64	23 64
Supreme lodge meeting.....			51 30	51 30
Legal expenses.....			100 00	100 00
Other expenditures.....			363 30	363 30
Totals.....	\$8,300 00		\$1,387 28	\$9,687 28
Balance before transfers.....	\$199 05	\$8,152 66	\$1,447 33	\$9,799 04
Increase by transfers.....	1,000 00			1,000 00
Balance.....	\$1,199 05	\$8,152 66	\$1,447 33	\$10,799 04
Decrease by transfers.....			1,000 00	1,000 00
Balance on hand December 31, 1913.....	\$1,199 05	\$8,152 66	\$447 33	\$9,799 04

EXHIBIT OF CERTIFICATES				
	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912	1,939	\$481,000	1,808	\$447,400
Written in 1913	206	51,500	197	49,150
Received by transfer in 1913			2	500
Totals	2,145	\$532,500	2,007	\$497,050
Deduct terminated or decreased in 1913.....	169	42,000	162	40,250
Total benefit certificates in force December 31, 1913	1,976	\$490,500	1,845	\$456,800
Terminated by death in 1913 ,	34	8,200	32	7,700
Terminated by lapse in 1913.	135	33,700	130	32,450
Decreased in 1913.....		100		100

Received in 1913 from members in New York:

Mortuary	\$7,365 00
Reserve	482 50
Expense	1,844 75
Total	<u>\$9,692 25</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	2	\$500	2	\$500
Incurred in 1913	34	8,200	32	7,700
Totals	<u>36</u>	<u>\$8,700</u>	<u>34</u>	<u>\$8,200</u>
Paid in 1913	<u>34</u>	<u>8,200</u>	<u>34</u>	<u>8,200</u>
Claims unpaid December 31, 1913	<u>2</u>	<u>\$500</u>	<u>.....</u>	<u>.....</u>

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913	1	\$100	1	\$100
Paid in 1913	<u>1</u>	<u>\$100</u>	<u>1</u>	<u>\$100</u>

GRAND LODGE OF THE ANCIENT ORDER OF UNITED WORKMEN OF THE STATE OF NEW YORK

No. 391 EAST 149TH STREET, NEW YORK

[Commenced business February 11, 1878]

EDWIN S. MERRILL, President

F. A. BURNHAM, Secretary

Attorney for service of process in the State of New York, F. A. BURNHAM,
No. 391 East 149th Street, New York

INCOME

Assessments or premiums	\$132,721 93	
Dues and per capita tax	5,828 56	
Collections	15 13	
Net amount received from members		\$138,565 62
Interest		3,064 11
Fraternal aid		5,872 92
Total Income		\$147,502 65
Ledger Assets December 31, 1912		71,461 08
Total		\$218,963 73

DISBURSEMENTS

Death claims	\$139,692 84	
Salaries and other compensation of officers and trustees	2,488 78	
Compensation of committees	161 10	
Salaries of office employees	1,091 00	
Traveling and other expenses of officers, trustees and committees	178 24	
Collection and remittance of assessments and dues	22 58	
Rent	600 00	
Advertising, printing and stationery	182 35	
Postage, express, telegraph and telephone	281 19	
Official publication	625 18	
Legal expenses	40 00	
Miscellaneous	170 68	
Fraternal aid to supreme lodge	3,571 80	
Per capita tax to supreme lodge	502 63	
Total Disbursements		\$149,608 37
Balance		\$69,355 36

LEDGER ASSETS

Deposited in trust companies and banks on interest	\$69,215 85	
Cash in association's office	139 51	
Total		\$69,355 36

NON-LEDGER ASSETS

Due from supreme lodge on three-quarter basis	112,988 38	
December assessment in process of collection	11,000 00	
Gross Assets		\$193,343 74

DEDUCT ASSETS NOT ADMITTED

Due from supreme lodge on three-quarter basis.....	\$112,988 38
Total Admitted Assets.....	\$80,855 86

LIABILITIES

Policy or certificate claims:

Due and unpaid.....	\$244,352 50
Adjusted, not yet due.....	79,767 24
Resisted	3,000 00
Reported, not yet adjusted.....	15,500 00

Total Liabilities	\$342,619 74
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EXHIBIT OF FUNDS

	Mortuary	Emergency	Expense	Total
Balance on hand December 31, 1912.....	\$650 42	\$68,883 06	\$1,927 60	\$71,461 08
<i>Income:</i>				
Assessments.....	132,721 98	.....	.....	132,721 98
Dues and per capita tax.....	.....	.....	5,828 56	5,828 56
Interest and dividends.....	.....	.....	3,064 11	3,064 11
Other income.....	.....	5,872 92	15 13	5,888 05
Totals.....	\$133,372 36	\$74,756 98	\$10,835 40	\$218,963 73
<i>Disbursements:</i>				
Death claims.....	\$57,556 10	\$82,136 74	.....	\$139,692 84
Salaries, fees, other compensation and traveling expenses of officers and employees.....	.....	.....	\$3,941 70	3,941 70
Rent.....	.....	.....	600 00	600 00
Official publication.....	.....	.....	625 18	625 18
Legal expenses.....	.....	.....	40 00	40 00
Other expenditures.....	3,571 80	.....	1,136 85	4,708 65
Totals.....	\$61,127 90	\$82,136 74	\$6,343 73	\$149,608 37
Balance before transfers.....	\$72,244 45	—\$7,380 76	\$4,491 67	\$69,355 36
Increase by transfers.....	.....	71,303 20	.....	71,303 20
Balance.....	\$72,244 45	\$63,922 44	\$4,491 67	\$140,658 56
Decrease by transfers.....	71,303 20	.....	.....	71,303 20
Balance on hand December 31, 1913.....	\$941 25	\$63,922 44	\$4,491 67	\$69,355 36

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	2,041	\$2,669,319
Written in 1913.....	66	41,500
Totals	2,107	\$2,710,819
Deduct terminated or decreased in 1913.....	184	210,206
Total benefit certificates in force December 31, 1913	1,923	\$2,500,613
Terminated by death in 1913.....	113	148,767
Terminated by lapse in 1913.....	71	55,839
Decreased in 1913.....	.....	5,600

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1912.....	343	\$349,200
Incurred in 1913.....	113	148,767
Totals	456	\$497,967
Paid in 1913	97	139,692
Balance	359	\$358,275
Claims paid but erroneously reported in 1912 state- ment as unpaid	7	10,655
Rejected in 1913	3	5,000
Claims unpaid December 31, 1913.....	349	342,620

UNITY INSURANCE SOCIETY

SYRACUSE, N. Y.

[Incorporated January, 1908]

WILLIAM F. RAFFERTY, President

LUCIUS G. LACY, Secretary

Attorney for service of process in the State of New York _____, _____

INCOME

Assessments or premiums during first months of membership of which all or an extra percentage is used for expense.....	\$3,869 08
All other assessments or premiums.....	1,194 65
Dues and per capita tax.....	1 00
Total	<u>\$5,064 73</u>
Deduct payments returned to applicants and members	35 00
Net amount received from members.....	\$5,029 73
Donation by directors.....	2,750 00
Total Income	<u>\$7,779 73</u>
Ledger Assets December 31, 1912.....	1,075 46
Total	<u>\$8,855 19</u>

DISBURSEMENTS

Death claims	\$971 00
Sick and accident claims.....	819 50
Total benefits paid.....	<u>\$1,790 50</u>
Commissions and fees to deputies or organizers.....	1,910 53
Salaries of deputies and organizers.....	60 00
Salaries of managers and agents.....	1,195 00
Salaries of office employees.....	1,202 64
Traveling and other expenses of officers, trustees and committees	546 08
Collection and remittance of assessments and dues.....	200 39
Rent	333 75
Advertising, printing and stationery.....	386 61
Postage, express, telegraph and telephone.....	203 04
Legal expenses	42 64
Miscellaneous	68 41
Total Disbursements	<u>\$7,939 59</u>
Balance	<u>\$915 60</u>

LEDGER ASSETS

Cash in association's office, \$6.77; in banks not on interest, \$888.14	\$894 91
Organizers' balances	20 69
Total	\$915 60

NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	464 00
Furniture and fixtures, \$425; lodge paraphernalia, \$473.50; society literature and supplies, \$335	1,233 50
Organizers' balances	153 00
Gross Assets	\$2,766 10

DEDUCT ASSETS NOT ADMITTED

Organizers' balances, \$20.69; not secured by bonds, \$158	\$173 69
Furniture, fixtures, lodge paraphernalia, literature and supplies	1,233 50
Total	1,407 19
Total Admitted Assets	\$1,358 91

LIABILITIES

Policy or certificate claims:	
Reported, not yet adjusted	\$100
Present value of deferred death and disability claims payable in instalments	115
Total	\$215 00
Commissions	208 68
Total Liabilities	\$423 68

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance on hand December 31, 1912	\$445 42	\$630 04	\$1,075 46
<i>Income:</i>			
Assessments during first months of membership of which all or an extra per cent is used for expenses		3,834 08	3,834 08
Other assessments	785 19	409 46	1,194 65
Dues and per capita tax		1 00	1 00
Other income		2,750 00	2,750 00
Totals	\$1,230 61	\$7,624 58	\$8,855 19
<i>Disbursements:</i>			
Death claims	\$971 00		\$971 00
Sick and accident claims	819 50		819 50
Commissions to deputies, organizers and agents		\$1,910 53	1,910 53
Salaries, fees, other compensation and traveling expenses of officers and employees		3,204 11	3,204 11
Rent		333 75	333 75
Legal expenses		42 64	42 64
Other expenditures		658 06	658 06
Totals	\$1,790 50	\$6,149 09	\$7,939 59
Balance before transfers	—\$559 89	\$1,475 49	\$915 60
Increase by transfers	700 00		700 00
Balance	\$140 11	\$1,475 49	\$1,615 60
Decrease by transfers		700 00	700 00
Balance on hand December 31, 1913	\$140 11	\$775 49	\$915 60

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	1,032	\$309,109	852	\$275,884
Written in 1913.....	1,053	458,840	878	367,295
Totals	2,085	\$767,949	1,730	\$643,179
Deduct terminated or decreased in 1913.....	1,445	514,515	1,153	413,654
Total benefit certificates in force December 31, 1913	640	\$253,434	577	\$229,525
Terminated by death in 1913.	5	1,475	3	1,275
Terminated by lapse in 1913.	1,440	513,040	1,150	412,379
Received in 1913 from members in New York:				
Mortuary				\$619 18
Expense				6,119 20
Total				\$6,738 38

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	2	\$835	2	\$835
Incurred in 1913.....	5	313	3	122
Totals	7	\$1,148	5	\$957
Paid in 1913.....	4	971	2	780
Balance	3	\$177	3	\$177
Rejected in 1913.....	1	25	1	25
Claims unpaid December 31, 1913	2	152	2	152

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	10	\$230	8	\$200
Incurred in 1913.....	77	1,059	66	849
Totals	87	\$1,289	74	\$1,049
Paid in 1913.....	59	819	51	689
Rejected in 1913.....	21	\$408	16	\$298
Claims unpaid December 31, 1913	7	62	7	62

SUPREME FOREST WOODMEN CIRCLE

OMAHA, NEB.

[Commenced business September 5, 1895]

EMMA B. MANCHESTER, President

DORA ALEXANDER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$29,463 35	
Assessments or premiums.....	1,425,236 59	
Dues and per capita tax.....	4,013 00	
Surety bond local officers.....	6,208 49	
Total	\$1,464,971 43	
Deduct payments returned to applicants and members	1,378 56	
Net amount received from members.....		\$1,463,592 87
Interest on:		
Mortgage loans	\$2,000 00	
Bonds	127,775 70	
Other sources	3,649 02	
		133,424 72
Sale of lodge supplies.....		4,917 40
Miscellaneous		24 09
Borrowed money		50,000 00
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		112 11
Total Income		\$1,652,071 19
Ledger Assets December 31, 1912.....		2,708,238 33
Total		\$4,360,309 52

DISBURSEMENTS

Death claims	\$587,759 31	
Monuments	67,705 00	
Funeral benefits	10,900 00	
Total benefits paid		\$666,364 31
Commissions and fees to deputies or organizers.....		92,276 60
Salaries of deputies and organizers.....		27 593 22
Salaries of officers.....		14,367 50
Salaries of office employees.....		30,290 27
Medical examiners' fees and salaries.....		3,060 10
Traveling and other expenses of officers, trustees and committees		2,012 40
Insurance department fees.....		1,532 00

Rent	\$8,250 00
Advertising, printing and stationery.....	18,038 35
Postage, express, telegraph and telephone.....	10,977 38
Lodge supplies	5,767 45
Official publication	21,424 47
Expense of supreme lodge meeting.....	57,353 56
Legal expenses	984 13
Furniture and fixtures.....	10,386 54
Taxes, repairs and other expenses on real estate.....	20 44
Miscellaneous	4,837 47
Premiums	6,503 29
Executive council meetings.....	6,475 30
Borrowed money repaid, \$4,433.33; interest, \$802.10.....	5,235 43
<i>Gross decrease, by adjustment, in book value of ledger assets,</i> <i>viz.:</i>	
Bonds	4,399 19
<hr/>	
Total Disbursements	\$998,149 40
<hr/>	
Balance	\$3,362,160 12
<hr/>	

LEDGER ASSETS

Mortgage loans	\$50,000 00
Book value of bonds.....	3,127,923 52
Deposited in trust companies and banks <i>on interest</i>	2,000 00
Cash in association's office, \$2,889.30; in banks <i>not on interest</i> , \$179,347.30	182,236 60
<hr/>	
Total	\$3,362,160 12

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,333 33
Bonds	38,047 46
Other assets	85 82
<hr/>	
Total	39,466 61
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	130,000 00
<hr/>	
Gross Assets	\$3,531,626 73

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	117,053 52
<hr/>	
Total Admitted Assets.....	\$3,414,573 21
<hr/>	

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$1,208 32
Resisted	2,999 98
Reported, not yet adjusted.....	59,649 89
<hr/>	
Total	\$63,858 19
Salaries and miscellaneous accounts.....	15,000 00
Borrowed money, \$45,566 67; interest due or accrued on same, \$40.50	45,607 17

Advance assessments	\$23,354 79
Monuments	38,100 00
Funeral benefits	1,000 00
Total Liabilities	\$186,920 15

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand, December 31, 1912....	\$53,131 85	\$2,638,966 99	\$16,139 49	\$2,708,238 33
<i>Income:</i>				
Membership fees.....			29,463 35	29,463 35
Assessments.....	1,080,298 94	120,031 34	223,582 75	1,423,908 03
Dues and per capita tax.....			4,013 00	4,013 00
Interest and dividends.....	2,748 18	130,212 59	464 00	133,424 72
Other income.....	2 16	112 11	61,147 82	61,262 09
Totals.....	\$1,136,176 08	\$2,889,323 03	\$334,810 41	\$4,360,309 52
<i>Disbursements:</i>				
Death claims.....	\$587,759 31			\$587,759 31
Other benefits.....	78,605 00			78,605 00
Commissions to deputies, organisers and agents.....			\$92,276 60	92,276 60
Salaries, fees, other compensation and traveling expenses of officers and employees.....			77,323 49	77,323 49
Insurance department fees.....			1,532 00	1,532 00
Rent.....			8,250 00	8,250 00
Official publication.....			21,424 47	21,424 47
Supreme lodge meeting.....			57,353 56	57,353 56
Legal expenses.....			984 13	984 13
Taxes and expenses on real estate.....			20 44	20 44
Other expenditures.....		\$4,399 19	68,221 21	72,620 40
Totals.....	\$666,364 31	\$4,399 19	\$327,385 90	\$998,149 40
Balance before transfers.....	\$469,811 77	\$2,884,923 84	\$7,424 51	\$3,362,160 12
Increase by transfers.....		300,000 00		300,000 00
Balance.....	\$469,811 77	\$3,184,923 84	\$7,424 51	\$3,662,160 12
Decrease by transfers.....	300,000 00			300,000 00
Balance on hand December 31, 1913....	\$169,811 77	\$3,184,923 84	\$7,424 51	\$3,362,160 12

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	115,378	\$109,816,800	1,497	\$1,116,200
Written in 1913.....	28,482	28,038 200	657	520,200
Totals	143,860	\$137,855,000	2,154	\$1,636,400
Deduct terminated or decreased in 1913.....	11,027	9,712,200	341	242,600
Total benefit certificates in force December 31, 1913	132,833	\$128,142,800	1,813	\$1,393,800
Terminated by death in 1913.	858	812,700	10	10,000
Terminated by lapse in 1913.	10,169	8,899,500	331	232,600

Received in 1913 from members in New York:

Mortuary	\$10,052 86
Reserve	1,116 65
Expense	3,471 05
Total	<u>\$14,640 56</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	85	\$90,500	.....	\$600
Incurred in 1913.....	858	812,700	10	10,000
Totals	943	\$903,200	10	\$10,600
Paid in 1913.....	832	666,364	9	5,408
Balance	111	\$236,836	1	\$5,192
Saved by compromising or scaling down in 1913.....	.....	129,011	.....	4,092
Rejected in 1913.....	11	4,867	.....	.....
Claims unpaid December 31, 1913	100	102,958	1	1,100

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Allegheny Co Pa road 1936 4s.....	\$41,853	\$40,000	\$38,400
Amarillo Tex road and bridge 1950 5s.....	15,140	15,000	15,000
Amarillo Tex road and bridge 1950 5s.....	20,186	20,000	20,000
Alamance Co N C road improvement 1959 5s..	27,670	25,000	26,250
Alamance Co N C road improvement 1959 5s..	16,140	15,000	15,750
Anderson Co Tenn road 1918 5s.....	46,402	5,000	44,000
Anderson Co Tenn road 1919 5s.....		5,000	
Anderson Co Tenn road 1920 5s.....		5,000	
Anderson Co Tenn road 1921 5s.....		4,000	
Anderson Co Tenn road 1927 5s.....		5,000	
Anderson Co Tenn road 1928 5s.....		5,000	
Anderson Co Tenn road 1929 5s.....		5,000	
Anderson Co Tenn road 1930 5s.....	27,718	5,000	25,750
Anderson Co Tenn road 1931 5s.....		5,000	
Ben Hill Co Ga validated 1929 5s.....		2,500	
Ben Hill Co Ga validated 1930 5s.....		2,500	
Ben Hill Co Ga validated 1931 5s.....		2,500	
Ben Hill Co Ga validated 1932 5s.....		2,500	
Ben Hill Co Ga validated 1933 5s.....		2,500	
Ben Hill Co Ga validated 1934 5s.....	10,752	2,500	9,700
Ben Hill Co Ga validated 1935 5s.....		2,500	
Ben Hill Co Ga validated 1936 5s.....		2,500	
Ben Hill Co Ga validated 1937 5s.....		2,500	
Ben Hill Co Ga validated 1938 5s.....		2,500	
Benton Harbor Mich bridge 1938 4½s.....	10,752	10,000	9,700
Bluefield W Va street and sewer 1937 5s....	51,071	50,000	50,000
Bowman Co N D funding 1931 5s.....	15,444	15,000	15,000
Brookfield Mo street improvement 1931 5s...	16,609	16,000	16,480
Canyon Co Idaho court house 1918 4½s....	40,369	4,000	39,200
Canyon Co Idaho court house 1919 4½s....		6,000	
Canyon Co Idaho court house 1920 4½s....		6,000	
Canyon Co Idaho court house 1921 4½s....		6,000	
Canyon Co Idaho court house 1922 4½s....		6,000	
Canyon Co Idaho court house 1923 4½s....		6,000	
Canyon Co Idaho court house 1924 4½s....		6,000	

	Book value	Par value	Market value
Chickasha Okla school building 1928 5s.....	\$58,403	\$50,000	\$50,000
Clarendon Co S C school dist No 9 1949 5½s.	12,618	11,000	11,440
Clarksdale Miss liquidating and imp 1929 5s.	52,476	50,000	50,000
City of Nashville Tenn sewer 1940 4½s....	25,714	25,000	24,000
Caoamo Co Miss road 1930 4½s.....	15,854	16,000	15,360
City of Jackson Miss waterworks 1928 5s....	80,965	80,000	80,000
Chelan Co Wash school 1931 5s.....	26,512	25,000	25,000
City of Beaumont Tex school and rep 1949 5s	31,215	30,000	30,000
City of Beaumont Tex school and rep 1949 5s	40,580	39,000	39,000
Davidson Co Tenn bridge 1937 4½s.....	49,253	84,000	49,000
Davidson Co Tenn bridge 1937 4½s.....		4,000	
Davidson Co Tenn bridge 1937 4½s.....		4,000	
Davidson Co Tenn bridge 1937 4½s.....		7,000	
Daytona Fla school 1929 5s.....	27,373	27,000	27,540
Dyersburg Tenn sub'tion to capital stock Bghm & N W R 1932 5s.....	50,605	50,000	50,000
Ellis Co Okla school building 1928 6s.....	4,863	4,500	4,770
El Paso Tex waterworks 1950 5s.....	25,916	25,000	25,250
Edwards Co Kas refunding 1931 5s.....	10,424	10,000	10,200
El Paso Tex funding 1951 5s.....½	15,657	15,000	15,150
Forrest Co Miss normal college 1940 5s....	26,341	25,000	25,000
Frederick Okla school 1935 5s.....	15,400	15,000	15,000
Fayetteville N C waterworks 1941 5s.....	10,382	10,000	10,200
Grady Co Okla school building 1928 6s.....	16,211	15,000	15,900
Great Falls Mont school refunding 1925 4s..	16,026	16,000	14,880
Green Co Tenn road 1918 5s.....	15,394	15,000	15,150
Greensboro N C refunding 1938 5s.....	27,306	25,000	25,500
Gaston Co N C school district 1943 6s.....	23,057	20,000	23,000
Gainesville Tex waterworks 1951 5s.....	14,333	14,000	14,000
Gainesville Tex waterworks 1951 5s.....	23,544	23,000	23,000
Harriman Tenn funding 1925 5s.....	46,594	45,000	45,450
Holdenville Okla school building 1929 5s....	26,641	24,000	23,760
Houston Tex sewer 1938 4½s.....	25,888	25,000	24,000
Hugo Okla school building 1929 5½s.....	38,884	35,000	36,400
Hawkins Co Tenn road imp 1964 5s.....	20,480	2,000	20,400
Hawkins Co Tenn road imp 1965 5s.....		2,000	
Hawkins Co Tenn road imp 1966 5s.....		1,000	
Hawkins Co Tenn road imp 1967 5s.....		2,000	
Hawkins Co Tenn road imp 1968 5s.....		1,000	
Hawkins Co Tenn road imp 1969 5s.....		2,000	
Hawkins Co Tenn road imp 1971 5s.....		3,000	
Hawkins Co Tenn road imp 1972 5s.....		1,000	
Hawkins Co Tenn road imp 1973 5s.....		2,000	
Hawkins Co Tenn road imp 1974 5s.....		1,000	
Hawkins Co Tenn road imp 1975 5s.....		2,000	
Hawkins Co Tenn road imp 1976 5s.....		1,000	
Harris Co Tex school 1951 5s.....	19,659	19,000	19,190
Harris Co Tex school 1951 5s.....	1,035	1,000	1,010
Houston Co Tex drainage 1951 4¾s.....	25,670	25,000	24,750
Houston Co Tex drainage 1952 4¾s.....	25,677	25,000	24,750
Lincoln Neb refunding 1918 4s.....	10,818	3,000	10,560
Lincoln Neb refunding 1919 4s.....		5,000	
Lincoln Neb refunding 1920 4s.....		3,000	
Lincoln Neb refunding 1916 4s.....		6,000	
Lincoln Neb refunding 1920 4s.....	8,860	4,000	8,780
Lake Co Tenn refunding 1940 5s.....	15,507	15,000	15,300
Lawton Okla school refunding 1936 5s.....	32,806	31,000	31,000
Lawton Okla school building 1929 5s.....	15,480	15,000	15,000
Lee Co N C road imp 1952 5s.....	31,456	30,000	31,200
Lee Co N C road imp 1952 5s.....	7,845	7,500	7,800
Lakeland City Fla street, sidewalk, sewer and public bldgs 1943 5s.....	47,280	2,000	47,520
Lakeland City Fla street, sidewalk, sewer and public bldgs 1945 5s.....		6,000	
Lakeland City Fla street, sidewalk, sewer and public bldgs 1953 5s.....		10,000	
Lakeland City Fla street, sidewalk, sewer and public bldgs 1954 5s.....		10,000	
Lakeland City Fla street, sidewalk, sewer and public bldgs 1955 5s.....		10,000	
Lakeland City Fla street, sidewalk, sewer and public bldgs 1956 5s.....		10,000	
Marshallfield Ore funding 1929 5s.....	30,660	29,000	29,000
Memphis Tenn water 1938 4s.....	25,000	25,000	23,000
Mobile Co Ala refunding 1928 5s.....	47,411	44,500	44,945
Manatee Co Fla road 1939 5s.....	80,864	77,000	79,810

	Book value	Par value	Market value
Morgan City La water and sewer 1914 5s..		\$500	
Morgan City La water and sewer 1915 5s..		500	
Morgan City La water and sewer 1916 5s..		500	
Morgan City La water and sewer 1917 5s..		500	
Morgan City La water and sewer 1918 5s..		500	
Morgan City La water and sewer 1919 5s..		500	
Morgan City La water and sewer 1920 5s..		500	
Morgan City La water and sewer 1921 5s..		500	
Morgan City La water and sewer 1922 5s..		1,000	
Morgan City La water and sewer 1923 5s..		1,000	
Morgan City La water and sewer 1924 5s..		1,000	
Morgan City La water and sewer 1925 5s..		1,000	
Morgan City La water and sewer 1926 5s..		1,000	
Morgan City La water and sewer 1927 5s..		1,000	
Morgan City La water and sewer 1928 5s..		1,500	
Morgan City La water and sewer 1929 5s..		1,500	
Morgan City La water and sewer 1930 5s..		1,500	
Morgan City La water and sewer 1931 5s..		2,000	
Morgan City La water and sewer 1932 5s..		2,000	
Morgan City La water and sewer 1933 5s..	\$83,182	2,000	\$81,090
Morgan City La water and sewer 1934 5s..		2,000	
Morgan City La water and sewer 1935 5s..		2,000	
Morgan City La water and sewer 1936 5s..		2,000	
Morgan City La water and sewer 1937 5s..		2,500	
Morgan City La water and sewer 1938 5s..		2,500	
Morgan City La water and sewer 1939 5s..		2,500	
Morgan City La water and sewer 1940 5s..		2,500	
Morgan City La water and sewer 1941 5s..		3,000	
Morgan City La water and sewer 1942 5s..		3,000	
Morgan City La water and sewer 1943 5s..		3,000	
Morgan City La water and sewer 1944 5s..		3,000	
Morgan City La water and sewer 1945 5s..		3,500	
Morgan City La water and sewer 1946 5s..		3,500	
Morgan City La water and sewer 1947 5s..		3,500	
Morgan City La water and sewer 1948 5s..		3,500	
Morgan City La water and sewer 1949 5s..		4,000	
Morgan City La water and sewer 1950 3s..		4,000	
Morgan City La water and sewer 1951 5s..		4,500	
Morgan City La water and sewer 1952 5s..		4,500	
New Barbadoes twp N J school 1932 5s....		5,000	
New Barbadoes twp N J school 1933 5s....	20,888	5,000	21,200
New Barbadoes twp N J school 1934 5s....		5,000	
New Barbadoes twp N J school 1935 5s....		5,000	
New York City N Y water 1956 4s.....	51,420	50,000	47,500
Norfolk Co Va school improve 1930 5s.....	74,532	70,000	70,700
Norfolk Va school 1932 5s.....	15,928	15,000	15,300
Norwood N C school 1943 6s.....	16,800	15,000	16,800
Pitt Co N C bridge 1938 5s.....	43,464	40,000	41,600
Pontotoc Co Miss road 1940 5s.....	21,064	20,000	20,000
Putnam Co Fla ct hse bridge road 1931 5s..		20,000	
Putnam Co Fla ct hse bridge road 1936 5s..	95,633	20,000	90,000
Putnam Co Fla ct hse bridge road 1949 5s..		9,000	
Putnam Co Fla ct hse bridge road 1954 5s..		41,000	
Perry Okla school 1931 5s.....	80,704	80,000	80,000
Polk Co N C highway imp 1943 5½s.....	109,280	100,000	104,000
Robeson Co N C court house 1937 5½s.....	28,047	25,000	26,750
Russell Co Va road improve 1928 5s.....		5,000	
Russell Co Va road improve 1929 5s.....		5,000	
Russell Co Va road improve 1930 5s.....	82,702	5,000	80,000
Russell Co Va road improve 1931 5s.....		5,000	
Russell Co Va road improve 1932 5s.....		5,000	
Russell Co Va road improve 1933 5s.....		5,000	
Russell Co Va road and bridge 1936 5s.....		16,000	
Russell Co Va road and bridge 1937 5s.....	74,077	17,000	70,000
Russell Co Va road and bridge 1938 5s.....		18,000	
Russell Co Va road and bridge 1939 5s.....		19,000	
Robertson Co Tenn road improve 1942 4½s.	85,000	85,000	83,600
San Diego Cal sewer 1914 4½s.....		8,500	
San Diego Cal sewer 1915 4½s.....		1,500	
San Diego Cal sewer 1930 4½s.....		500	
San Diego Cal sewer 1932 4½s.....		8,500	
San Diego Cal sewer 1933 4½s.....		8,500	
San Diego Cal sewer 1934 4½s.....	80,366	8,500	28,615
San Diego Cal sewer 1935 4½s.....		8,500	
San Diego Cal sewer 1936 4½s.....		8,500	
San Diego Cal sewer 1937 4½s.....		8,500	
San Diego Cal sewer 1938 4½s.....		500	
San Diego Cal sewer 1939 4½s.....		1,000	
San Diego Cal sewer 1941 4½s.....		1,500	

	Book value	Par value	Market value
San Francisco Cal school 1930 5s.....	\$27,209	\$25,000	\$25,250
Sevier Co Tenn railroad aid 1930 5s.....	52,356	50,000	50,000
Sevier Co Tenn railroad aid 1930 3s.....	26,178	25,000	25,000
Sunflower Co Miss bridge 1932 5s.....	26,917	25,000	25,500
Seattle Wash sewer 1927 4½s.....	51,450	50,000	48,000
Sapulpa Okla school refunding 1929 5s.....	10,222	10,000	9,700
Scurry Co Tex jail 1941 5s.....	16,167	16,000	16,160
Sweetwater Tex street improve 1951 5s....	15,428	15,000	15,000
Sumner Co Tenn road improve 1927 4½s....	25,000	25,000	24,750
San Angelo Tex street and bridge 1952 5s..	14,925	15,000	15,000
Seminole Co Okla funding 1938 6s.....	28,820	21,000	23,810
Transylvania Co N C railroad aid 1925 6s..	11,706	11,000	11,550
Tarrant Co Tex road and bridge 1952 5s....	25,804	25,000	25,000
Tarrant Co Tex road and bridge 1952 5s....	25,804	25,000	25,000
Tarrant Co Tex road and bridge 1952 5s....	51,608	50,000	50,000
Vicksburg Miss sewer 1928 4½s.....	25,496	25,000	24,250
Vance Co N C road improve 1933 5s.....	50,788	50,000	51,000
Vance Co N C road improve 1958 5s.....	51,090	50,000	51,000
Waco Tex school bldgs and sites 1934 5s....	44,093	40,000	41,200
Warren Co Tenn road 1924 4s.....	83,235	9,000	82,900
Warren Co Tenn road 1929 4s.....		2,000	
Warren Co Tenn road 1934 4s.....		8,000	
Warren Co Tenn road 1939 4s.....		8,000	
Warren Co Tenn road 1944 4s.....		8,000	
White Co Tenn turnpike 1917 5s.....	20,438	20,000	20,000
Wilmington N C water and sewer 1948 4½s.	36,916	35,000	35,000
Winnsboro Tex Indian school 1951 5s.....	16,395	16,000	16,000
Webster Groves Mo water extension 1931 5s.	81,853	80,000	81,200
Wagoner Co Okla bridge 1937 5s.....	78,212	75,000	75,000
Totals.....	<u>\$8,127,924</u>	<u>\$2,993,500</u>	<u>\$3,010,870</u>

SOVEREIGN CAMP OF THE WOODMEN OF THE
WORLD

OMAHA, NEB.

W. A. FRASER, President JOHN T. YATES, Secretary
[Commenced business January 1, 1891]
Attorney for service of process in the State of New York, SUPERINTENDENT
OF INSURANCE, Albany, N. Y.

INCOME

Membership fees	\$136,444 44	
Assessments or premiums.....	9,975,768 59	
Dues from members at large.....	2,831 82	
Total	\$10,115,044 85	
Deduct payments returned to applicants and members	19,928 96	
Net amount received from members.....	\$10,095,115 89	
Interest on:		
Mortgage loans	\$6,773 72	
Bonds	739,105 53	
Other sources	13,197 27	
		759,076 52
Rents.		165,407 84
Sale of lodge supplies.....		16,531 34
Official publication		25,393 21
Miscellaneous		3,547 93
Borrowed money		175,000 00
Surety bonds for bonding camp officers.....		15,557 15
Payments for changes of tenants quarters.....		4,592 84
Gross profit on sale or maturity of ledger assets, viz:		
Bonds		07
Gross increase, by adjustment, in book value of ledger assets, viz:		
Bonds		1,281 49
Total Income	\$11,261,414 28	
Ledger Assets December 31, 1912.....	17,187,745 49	
Total	\$28,449,159 77	

DISBURSEMENTS

Death claims	\$6,187,409 71	
Old age benefits	57,850 00	
Monuments	461,031 50	
Total benefits paid	\$6,706,291 21	
Commissions and fees to deputies or organizers.....	297,196 91	
Salaries of deputies and organizers.....	347,237 12	
Building manager	416 66	

Salaries and other compensation of officers and trustees.....	\$43,470 56
Salaries and other compensation of committees.....	10,166 31
Salaries of office employees.....	182,950 07
Medical examiners' fees and salaries.....	11,149 20
Traveling and other expenses of officers, trustees and committees	12,853 45
Insurance department fees	2,426 00
Rent	51,980 87
Advertising, printing and stationery.....	117,519 96
Postage, express, telegraph and telephone.....	38,033 18
Lodge supplies	16,552 70
Official publication	146,287 13
Expense of supreme lodge meeting.....	240,224 99
Legal expenses	15,580 40
Furniture and fixtures	22,355 47
Taxes, repairs and other expenses on real estate.....	76,889 93
Miscellaneous	21,306 42
Shortages due from camps transferred to non-ledger assets....	16,323 23
Accounts charged off 1913, \$6,518.38; shortages due from camps and deputies, \$6,669.55	13,187 93
Surety bonds, \$11,872.38; premiums for obtaining new members, \$5,748.25	17,620 63
National encampment, uniform rank	24,358 01
Refund of guarantee to fulfill agreement to improve lot, Omaha, \$15,000; interest, \$106.71.....	15,106 71
Borrowed money repaid, \$160,000; interest, \$2,074.32.....	162,074 32
Investigation of death claims.....	5,319 85
General relief	7,097 25
Gross decrease, by adjustment, in book value of ledger assets, viz:	
Real estate	\$1,301 72
Bonds	32,465 15
	<hr/> 33,766 87
Total Disbursements	\$8,655,752 34
Balance	\$19,793,407 43

LEDGER ASSETS

Book value of real estate.....	\$1,353,586 65
Mortgage loans	142,000 00
Book value of bonds.....	17,295,304 80
Deposited in trust companies and banks on interest.....	949,695 19
Cash in association's office.....	47,463 18
Organizers' balances	596 20
Due on various accounts.....	4,761 41
Total	\$19,793,407 43

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$1,133 54
Bonds	164,943 27
Total	166,076 81
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	850,000 00
Inventory of supplies, furniture, premiums and blanks.....	145,541 52
Due from camp	10,996 28
Gross Assets	\$20,966,022 04

DEDUCT ASSETS NOT ADMITTED

Due from camps	\$10,996 28	
Book value of bonds over market value.....	475,262 30	
Due on various accounts	4,761 41	
Inventories	145,541 52	
Total		\$636,561 51
Total Admitted Assets.....		\$20,329,460 53

LIABILITIES

Policy or certificate claims:		
Due and unpaid	\$275,100 02	
Unpaid disability instalments	329,676 81	
Resisted	77,476 80	
Reported, not yet adjusted.....	739,375 00	
Total		\$1,421,628 63
Salaries and miscellaneous accounts	85,295 55	
Borrowed money	15,000 00	
Advance assessments	202,759 45	
Other liabilities	3,104 91	
Total Liabilities		\$1,727,788 54

EXHIBIT OF FUNDS

	Mortuary	Emergency	Building	Expense	Total
Balance on hand December 31, 1912.....	\$77,610 29	\$15,745,394 66	\$1,204,393 98	\$160,346 56	\$17,187,745 49
<i>Income:</i>					
Membership fees.....				136,444 44	136,444 44
Assessments	7,471,825 24	997,576 87	44,905 32	1,441,532 20	9,955,839 63
Interest and dividends.....	7,717 73	743,846 55	102 30	7,409 94	759,076 52
Other income.....	110 00	1,281 56	58 13	408,604 00	410,053 69
Totals.....	\$7,557,263 26	\$17,488,099 64	\$1,249,459 78	\$2,154,337 14	\$28,449,159 77
<i>Disbursements:</i>					
Death claims	\$6,187,409 71				\$6,187,409 71
Other benefits.....	518,881 50				518,881 50
Commissions to deputies, organizers and agents				\$297,196 91	297,196 91
Salaries, fees, other compensation and traveling expenses of officers and employees				608,252 37	608,252 37
Insurance department fees.....				2,426 00	2,426 00
Rent.....				51,980 87	51,980 87
Official publication.....				146,287 13	146,287 13
Supreme lodge meeting.....				240,224 99	240,224 99
Legal expenses.....				15,580 40	15,580 40
Taxes and expenses on real estate				76,889 93	76,889 93
Other expenditures.....	16,323 23	\$32,465 15	\$6,518 38	455,315 77	510,622 53
Totals.....	\$6,722,614 44	\$32,465 15	\$6,518 38	\$1,894,154 37	\$8,655,752 34
Balance before transfers.....	\$834,648 82	\$17,455,634 49	\$1,242,941 35	\$260,182 77	\$19,793,407 43
Increase by transfers		200,000 00		1,242,941 35	1,442,941 35
Balance.....	\$834,648 82	\$17,655,634 49	\$1,242,941 35	\$1,503,124 12	\$21,236,348 78
Decrease by transfers.....	200,000 00		1,242,941 35		1,442,941 35
Balance on hand December 31, 1913.....	\$634,648 82	\$17,655,634 49		\$1,503,124 12	\$19,793,407 48

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	642,300	\$858,591,500	9,969	\$11,199,400
Written in 1913.....	117,145	150,049,000	2,988	3,485,300
Received by transfer in 1913. ....	.....	.....	44	55,400
Increased in 1913 .....	.....	1,703,000	.....	34,000
Totals	759,445	\$1,010,343,500	13,001	\$14,774,100
Deduct terminated or de- creased in 1913.....	66,998	83,274,300	1,964	2,198,400
Total benefit certificates in force December 31, 1913	692,447	\$927,069,200	11,037	\$12,575,700
Terminated by death in 1913	5,129	7,204,900	94	112,900
Terminated by lapse in 1913	29,431	35,924,600	857	948,200
Transferred in 1913.....	.....	.....	41	47,100
Terminated by suspension in 1913	32,438	39,595,300	972	1,079,200
Decreased in 1913.....	.....	549,500	.....	11,000
Received in 1913 from members in New York:				
Mortuary				\$103,084 83
Reserve				13,744 64
Building fund				535 74
Expense				24,080 46
Total . . .				\$141,445 67

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	606	\$929,829 20	14	\$15,550
Incurred in 1913.....	5,157	6,837,775 00	94	103,375
Totals	5,763	\$7,817,604 20	108	\$118,925
Paid in 1913	5,058	6,648,441 21	98	102,025
Balance	705	\$1,169,162 99	10	\$16,900
Saved by compromising or scaling down in 1913.....	.....	33,336 17	.....	600
Rejected in 1913	23	43,875 00	.....	1,300
Claims unpaid December 31, 1913	682	1,091,951 82	10	15,000

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	316	\$318,750	1	\$1,600
Incurred in 1913	76	128,000	.....	.....
Totals	392	\$446,750	1	\$1,600
Paid in 1913	2	57,850	.....	200
Claims unpaid December 31, 1913	390	\$338,900	1	\$1,400

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Abilene Tex reservoir site 1951 5s.....	\$20,174	\$20,000	\$20,000
Adams Co Miss ref 1917-31 4½s.....	72,917	71,000	69,580
Adams Co Miss road & bridge 1952 5s.....	79,005	75,000	76,500
Adkin W Va school 1946 5s.....	41,492	40,000	40,000
Alamance Co N C funding 1914-36 5½s....	24,052	23,000	24,150
Albia Ia independent school 1919 4½s.....	18,039	18,000	18,000
Albuquerque, N M school 1943 5s.....	25,789	25,000	25,750
Alexandria La pub imp 1947 5s.....	30,509	30,000	30,300
Alhambra Cal high school 1914-24 5s.....	25,758	25,000	25,250
Allamakee Co Ia funding 1914-19 4½s.....	24,130	24,000	24,000
Alleghany Co N C court house 1914-32 6s..	20,441	19,000	19,570
Alleghany Co Va ct house & bridge 1940 5s.	10,111	10,000	10,100
Allegheny Co Pa road 1934 4s.....	52,143	50,000	48,000
Allen Parrish La school 1914-23 5s.....	14,775	15,000	14,850
Amarillo Tex school 1950 5s.....	10,098	10,000	10,000
Amherst Co Va road 1927 5s.....	46,209	44,000	44,880
Anamosa Ia school 1923 5s.....	36,500	36,500	36,865
Anderson Co S C school 1931 5s.....	7,000	7,000	7,210
Anderson Co Tenn road 1922-26 5s.....	51,182	50,000	50,000
Anson Co N C court house 1917-34 5s.....	70,910	69,000	69,690
Appling Co Ga court house 1930-37 5s.....	26,661	20,000	20,200
Arapahoe Co Colo school 1919 5s.....	9,000	9,000	8,910
Armour S D school 1926 5s.....	10,436	10,000	10,000
Asheville N C school 1937 5s.....	10,720	10,000	10,800
Atchison Kan internal imp 1918-35 5s.....	31,832	30,000	29,400
Atlanta Ga school 1923-25 4½s.....	51,442	50,000	50,000
Atlantic City N J school 1943 4½s.....	25,136	24,000	24,480
Atlantic Co N J bridge 1920-25 5s.....	62,688	60,000	62,400
Auburn Neb school 1931 4½s.....	40,000	40,000	38,800
Audubon Co Ia funding 1919-31 4½s.....	37,565	37,000	37,370
Austin Tex hospital 1952 5s.....	36,876	36,000	36,720
Austin Tex school 1952 5s.....	51,217	50,000	51,000
Avery Co N C court house 1922-32 5s.....	25,649	25,000	25,000
Barrington Ill school 1914-24 5½s.....	13,559	12,500	13,125
Bayonne N J funding 1928 5s.....	42,677	41,000	43,870
Beaufort Co N C bridge 1937-39 5s.....	21,101	20,000	20,800
Beaumont Tex Abbatoir 1951 5s.....	25,904	25,000	25,000
Beaumont Tex jail 1951 5s.....	15,543	15,000	15,000
Beaumont Tex school 1951 5s.....	25,904	25,000	25,000
Beaverhead Co Mont school 1925 5s.....	16,169	16,000	16,160
Beaver Pond W Va school 1928 6s.....	94,275	84,000	90,720
Bee Co Tex bridge 1922 5s.....	15,261	15,000	15,000
Belhaven N C school 1941 6s.....	4,344	4,000	4,200
Belhaven Co Minn funding 1917-23 4½s....	80,658	80,000	79,200
Ben Hill Co Ga validated 1914-28 5s.....	39,022	37,500	38,250
Bergen Co N J bldg 1927-30 4½s.....	25,683	25,000	25,250
Bexar Co Tex school 1931 5s.....	24,571	24,000	24,000
Bexar Co Tex court house 1951 4½s.....	100,406	100,000	96,000
Big Springs Tex school 1949 5s.....	16,268	16,000	16,000
Billings Mont school 1925 4½s.....	6,027	6,000	5,820
Blandinsville Ill school 1916-25 4½s.....	7,233	7,000	7,000
Bloom Township Ill school 1926-30 5s.....	26,730	25,000	25,000
Blount Co Tenn road 1941-51 5s.....	83,587	81,000	81,000
Boulder Colo water works 1921 4½s.....	30,476	30,000	29,400
Bradley Co Tenn road 1937 5s.....	26,214	25,000	26,000
Brownsville Tex electric light 1951 5s.....	15,143	15,000	15,000
Brownsville Tex water works 1951 5s.....	35,833	35,000	35,000
Brownwood Tex water works 1950 5s.....	20,892	20,000	20,000
Brunson S C high school 1928 6s.....	10,903	10,000	10,500
Brunswick Co Va road 1914-46 5s.....	84,449	82,000	83,640
Burnet Co Tex bridge 1951 4½s.....	7,804	8,000	7,650
Butte Mont funding 1925 4½s.....	50,428	50,000	48,500
Cabell Co W Va ref court house & bridge 1936 4½s	63,539	62,000	60,760
Cairo Ill school 1916-30 5s.....	7,081	7,000	7,140
Calcasien Parish La school 1925-32 5s.....	25,393	25,000	25,000
Cameron Co Tex ct house & jail 1951 5s....	50,658	50,000	50,000
Campbell Co Tenn road 1937 5s.....	50,540	50,000	50,000
Canton Ill sewer extension 1930 4½s.....	25,095	25,000	24,750
Carter Co Tenn road imp 1941 5s.....	61,134	60,000	61,200
Carteret Co N C county home 1923 6s.....	5,230	5,000	5,250
Carteret Co N C ct house construc 1917 5s.	24,805	25,000	25,250
Carthage Tex school 1950 5s.....	21,000	21,000	21,000
Cedar Rapids Ia bridge 1915-30 5s.....	42,483	40,000	41,600
Chadbourn N C school 1941 6s.....	10,854	10,000	10,700
Charleroi Pa school 1914-24 4½s.....	14,358	14,000	14,140

	Book value	Par value	Market value
Charles City Ia school 1921 4½s.....	\$25,868	\$25,000	\$25,000
Charlestown W Va bridge sewer & refunding 1941 4½s	104,413	100,000	94,000
Charleston W Va school 1937 4½s.....	60,000	60,000	57,000
Charlotte N C funding 1937 4½s.....	89,281	88,000	86,240
Charlotte N C funding 1938 5s.....	26,347	25,000	26,000
Cheatham Co Tenn 1923 4s.....	41,846	43,500	40,890
Cherokee Co S C school 1927 5s.....	26,255	25,000	25,500
Cherokee Co S C school 1938 5s.....	80,754	80,000	80,900
Chester Co court house & school 1924 5s....	10,000	10,000	10,000
Chicago Ill sanitary 1918 4s.....	20,080	20,000	19,600
Chicago Ill water loan 1915 4s.....	25,075	25,000	24,750
Chickasaw Co Miss court house 1927 5s.....	40,587	39,000	39,000
Chickasaw Co Miss court house 1929 5s.....	10,404	10,000	10,000
Chicot Co Ark rfdg 1929 5s.....	54,304	53,000	53,530
Cicero Stickney Ill school 1916-19 4½s.....	10,034	10,000	10,000
Claiborne Co Tenn road 1936 4½s.....	66,812	65,000	63,050
Claiborne Parrish La school 1922-53 5s.....	44,100	45,000	44,100
Clarendon Co S C school 1928 6s.....	12,591	12,000	12,720
Clarksburg W Va school 1941 5s.....	25,794	25,000	25,500
Clarksville Tenn school 1927 4½s.....	16,000	16,000	15,680
Cleburne Tex water works 1952 5s.....	51,821	50,000	51,000
Cleveland Co N C court house 1914-16 6s..	15,104	15,000	15,150
Cleveland O school 1922 4s.....	52,787	50,000	50,500
Cliffside N J school 1935-38 5s.....	37,445	35,000	35,700
Clinton Co Ia funding 1917-26 4½s.....	52,994	52,000	52,520
Clinton Co Ia school 1919 4s.....	60,000	60,000	59,400
Clinton Ia school 1918 4s.....	38,500	38,500	38,115
Coahoma Co Miss road & bridge 1930 4½s..	51,696	50,000	48,000
Coahoma Co Miss road & bridge 1940 5s....	76,763	73,000	75,190
Cocke Tenn road & bridge 1939 5s.....	108,104	100,000	102,000
Cocke Co Tenn road & bridge 1921-41 5s....	54,544	53,000	54,060
Coffeyville Kan school 1926 5s.....	37,002	35,000	35,350
Coffeyville Kan water extension 1932 5s....	79,049	75,000	76,500
College Township Ohio 1915-24 5s.....	9,399	9,000	9,270
Columbus Miss school water fire and sewer 1926 5s	22,528	22,000	22,000
Columbus Ohio water 1923 4s.....	40,000	40,000	40,000
Concord N C municipal imp 1937 5s.....	39,859	38,000	38,960
Copiah Co Miss road & bridge 1929 5s.....	31,654	30,000	29,700
Corpus Christi Tex sewer 1949 5s.....	45,000	45,000	45,000
Corpus Christi Tex school 1952 5s.....	37,101	36,000	36,000
Corpus Christi Tex street imp 1952 5s.....	50,659	50,000	50,000
Corsicana Tex sewer 1949 5s.....	20,422	20,000	20,000
Covington Co Miss court house and jail 1916-23 5s	16,606	16,000	16,000
Covington Co Miss road & bridge 1929 5s...	10,413	10,000	10,000
Craven Co N C rfdg 1927 5s.....	10,247	10,000	10,200
Crisp Co Ga ct house & jail 1914-35 4½s..	39,492	39,000	38,220
Cuero Tex school 1952 5s.....	27,657	27,000	27,000
Cumberland Md cons debt 1922 5s.....	26,429	25,000	26,000
Dade Co Fla highway & fdgs 1940 4½s.....	29,132	30,000	27,900
Dallas Tex public imp 1944 4s.....	50,000	50,000	46,000
Davidson Co Tenn bridge 1937 4½s.....	40,888	41,000	41,000
Dayle Co N C court house & jail 1914-24 5s.	22,432	22,000	22,220
Dawson Ga school 1917-23 5s.....	7,143	7,000	7,070
Del Rio Tex school 1921 5s.....	6,985	7,000	7,000
Denison Ia school 1919 4½s.....	17,037	17,000	17,000
Denmark S C school 1927 6s.....	8,575	8,000	8,240
Denver Colo school 1917 4½s.....	1,000	1,000	990
Des Moines Ia school 1930 4½s.....	25,696	25,000	25,000
Dickenson Co Va road imp 1917-43 5s.....	52,915	52,000	53,040
Illion S C school 1924 5s.....	12,545	12,000	12,120
Douglas Co Neb court house 1924 4s.....	48,060	50,000	48,000
Douglas Ga school 1938 5s.....	21,097	20,000	20,000
Drummer Township Ill school 1914-24 5s...	20,451	20,000	20,000
Dublin Tex independent school 1952 5s.....	44,579	44,000	44,000
Duluth Minn school 1923 5s.....	2,151	2,000	2,080
Duluth Minn water & light 1932 4s.....	80,687	80,000	28,200
Dunmore Pa gen imp 1914-34 4½s.....	17,182	17,000	17,170
Du Page Co Ill (Wheaton sch 1919-22 4½s.	7,136	7,000	6,930
Duplin Co N C court house 1921-31 5s.....	26,639	26,000	26,260
Easley S C school 1924 5s.....	11,902	12,000	11,880
Eastland Tex school 1950 5s.....	20,000	20,000	19,600
Edgecomb Co N C ct house imp 1918-31 5s..	12,247	12,000	12,120
Elkins W Va school 1917-27 5s.....	45,945	45,000	45,900
El Paso Tex sewer 1952 5s.....	25,618	25,000	25,250

	Book value	Par value	Market value
El Paso Tex street imp 1950 5s.....	\$57,431	\$55,000	\$55,550
El Paso Tex street paving 1948 5s.....	10,111	10,000	10,000
El Paso Tex water works 1950 5s.....	20,824	20,000	20,200
El Paso Tex water works 1952 5s.....	32,856	33,000	33,330
Fairmont Va water sewerage & imp 1934 6s.	84,269	80,000	85,400
Floresville Tex school 1952 5s.....	20,000	20,000	20,000
Forest Co Wis court house 1915-17 6s.....	15,618	15,000	15,450
Forrest Co Miss college 1940 5s.....	86,878	85,000	85,000
Forrest Co Miss jail 1928 5s.....	42,820	40,000	40,000
Fort Lee N J school 1930-37 5s.....	42,038	40,000	40,400
Fort Worth Tex imp 1950 4½s.....	14,677	15,000	14,100
Fort Worth Tex school 1950 4½s.....	40,000	40,000	37,600
Fort Worth Tex water works ext 1951 5s..	102,761	100,000	100,000
Frisco Tex school 1951 5s.....	18,500	18,500	13,500
Fulton Mo school 1930 5s.....	19,089	19,000	19,000
Fulton Mo school 1930 5s.....	5,024	5,000	5,000
Gainesville Tex refunding 1944 5s.....	2,008	2,000	2,000
Galveston Tex grade raising Series B 1944 5s.	20,000	20,000	19,800
Garfield N J school 1915-34 5s.....	43,979	42,050	43,312
Garfield N J school 1923-35 5s.....	55,233	52,000	54,080
Geneseo Township Ill school 1916-30 4½s..	42,481	42,000	42,000
Giles Co Tenn court house fdg 1929 6s.....	112,533	100,000	106,000
Giles Co Va bridge 1915-20 5s.....	24,078	24,000	24,000
Glassport Pa school 1914-27 4½s.....	18,602	18,000	18,180
Gorman Tex school 1951 5s.....	20,000	20,000	20,000
Grady Co Okla funding 1938 6s.....	12,114	11,000	12,100
Grand Island Neb refunding 1925 4s.....	20,000	20,000	18,600
Grant Co Ky funding 1919-26 4½s.....	53,302	51,500	52,015
Greenbrier Summers Co W Va 1917 5s.....	25,517	25,000	25,000
Greene Ia school 1914-18 5s.....	5,561	5,500	5,555
Greene Co Tenn road 1930 5s.....	25,717	25,000	25,250
Greene Co Tenn road 1928 5s.....	50,290	49,000	49,490
Greensboro N C funding 1938 5s.....	54,161	50,000	51,000
Greenville Miss refunding 1927 5s.....	15,898	15,000	15,300
Greenville S C funding & imp 1935 4½s....	18,669	16,000	15,680
Greenville Tex elec lt & pow plant 1949 5s.	50,042	47,500	47,975
Greenville Tex fire station 1950 5s.....	14,508	14,000	14,140
Greenville Tex street paving 1953 5s.....	71,393	70,000	71,400
Greenville Tex waterworks 1950 5s.....	14,506	14,000	14,140
Greenwood Co S C school 1937 5s.....	15,802	15,000	15,300
Grosse Pointe Township Mich sch 1930 4½s	15,900	15,000	15,450
Gulford Co N C highway 1933 5s.....	97,372	90,000	94,500
Hattiesburg Miss college 1930 5s.....	51,146	50,000	50,000
Hattiesburg Miss general 1927 5s.....	7,086	7,000	7,000
Hattiesburg Miss general 1928 5s.....	51,059	50,000	50,000
Halifax Co N C court house 1929 6s.....	34,635	30,000	38,300
Hamblen Co Tenn road 1939 5s.....	15,553	15,000	15,300
Hancock Co Ga public road 1941 5s.....	10,581	10,000	10,200
Handley Tex school 1949 5s.....	20,655	20,000	20,200
Hardin Co Tex (Saratoga) school 1929 5s...	9,907	10,000	10,000
Harlingen Tex school 1950 5s.....	30,000	30,000	30,000
Harnett Co N C funding 1937 5s.....	26,059	25,000	26,000
Harrisburg Saline Co Ill school 1917-21 5s...	24,794	24,000	24,240
Harris Co Tex Brunner school 1952 5s.....	30,582	30,000	30,600
Harris Co Tex court house 1948 4s.....	24,882	25,000	22,750
Harris Co Tex school 1951 5s.....	10,093	10,000	10,100
Harris Co Tex school 1950 5s.....	10,000	10,000	10,200
Harris Co Tex school 1952 5s.....	10,097	10,000	10,200
Harris Co Tex school 1953 5s.....	10,318	10,000	10,200
Harris Co Tex school 1953 5s.....	20,636	20,000	20,400
Harris Co Tex school 1930 5s.....	8,000	8,000	8,080
Hartsville S C school 1928 6s.....	27,220	25,000	26,250
Harvard Ill school 1914-19 5½s.....	6,166	6,000	6,120
Hawkins Co Tenn bridge 1915-21 6s.....	12,944	12,500	12,875
Hawkins Co Tenn pike rd series 5 1964-77 5s	20,461	20,000	20,400
Hawkins Co Tenn pike road 1924-37 5s.....	42,832	40,000	40,400
Hawkins Co Tenn pike road 1913-23 4s....	33,650	34,500	33,465
Hemphill Co Tex school 1951 5s.....	6,484	6,500	6,500
Henderson Co Tenn refunding 1914-44 4½s..	41,767	40,000	41,200
Henrietta Tex school 1949 5s.....	29,510	30,000	30,000
Hereford Tex school 1949 5s.....	20,248	20,000	20,000
Hertford N C school 1925-35 5s.....	15,690	15,000	15,000
Hickman Co Tenn bridge 1915-25 5s.....	12,752	12,500	12,625
Hickman Co Tenn bridge 1918-28 5s.....	10,189	10,000	10,100
Hickman Co Tenn funding 1916-31 5s.....	40,748	40,000	40,400
High Point N C funding 1938 5s.....	38,651	36,000	36,000

	Book value	Par value	Market value
High Point N C school 1941 5s.....	\$10,885	\$10,000	\$10,000
Hillsborough Co Fla first mortgage 1933 4s..	71,548	73,000	67,160
Hillsboro Tex school 1952 5s.....	41,224	40,000	40,000
Hinds Co Miss refunding 1928 4½s.....	45,773	44,000	42,680
Hoke Co N C road 1941 5s.....	41,528	40,000	40,800
Hollywood Cal school 1917-25 5s.....	27,481	26,000	26,260
Houston Heights Tex school 1942 5s.....	51,811	50,000	50,000
Houston Tex pavement 1941 5s.....	38,140	35,000	35,700
Houston Tex extension of water mains, drain- age, sewer and sanitary sewer 1938 4½s..	135,616	132,000	126,720
Houston Tex schaal sewer street paving and fire station 1944 5s.....	12,062	11,000	11,220
Howard Co Tex court house & jail 1937 5s..	46,547	46,000	46,000
Hugo Okla school 1929 5½s.....	27,401	25,000	26,000
Huntington W Va building site 1940 5s.....	52,280	50,000	51,500
Iberville Parish La school 1916-32 5s.....	30,691	30,000	30,000
Iowa Co Ia county home 1915-20 4½s.....	24,250	24,000	24,240
Iowa Co Ia funding 1914-19 4½s.....	15,078	15,000	15,000
Iredell Co N C road & improvement 1951 5s..	79,967	75,000	78,000
Ironwood Mich school 1919 4s.....	38,796	34,000	32,640
Itasca Co Minn school 1922-24 5s.....	25,154	24,000	24,480
Jackson Co Fla road 1951 5s.....	52,452	50,000	50,000
Jackson Miss sewerage extension, paving side- walk and waterworks, 1928 5s.....	15,480	15,000	15,000
Jackson Miss waterworks 1928 6s.....	93,076	85,000	92,650
Jackson Tenn funding and improv 1927 4½s.	40,000	40,000	39,200
Jackson Tenn improvement 1928 6s.....	8,473	7,500	8,250
Jackson Tenn railroad aid 1932 4½s.....	71,308	75,000	72,750
Jackson Tenn waterworks funding 1935 4s...	3,000	3,000	2,700
Jacksonville Tex school 1949 5s.....	25,000	25,000	25,000
Jefferson Ia refunding 1924 4½s.....	4,000	4,000	4,000
Jim Wells Co Tex court house 1952 5s.....	71,242	70,000	70,000
Johnstown Pa funding 1932 3½s.....	2,968	3,000	2,700
Jones Co Miss court house 1923-32 5s.....	63,903	60,000	61,200
Jones Co Tex court house 1949 5s.....	42,825	42,500	42,500
Joplin Mo school 1928 4½s.....	29,219	29,000	28,130
Jordan Utah school 1927 4½s.....	30,000	30,000	28,500
Kearney Neb school 1916 5s.....	15,900	15,900	15,900
Kemper Co Miss court house 1943 6s.....	28,806	25,000	27,250
Kershaw Co S C court house 1925 5s.....	10,695	10,000	10,200
Kewanee Township Ill school 1923-24 5s....	7,649	7,000	7,210
Key West Fla refunding 1942 5s.....	25,732	25,000	25,000
King's Mountain N C school 1939 6s.....	11,053	10,000	10,900
Knoxville Tenn waterworks 1949 4½s.....	103,624	100,000	97,000
La Grange, Ky school 1917-32 5½s.....	14,056	13,500	14,040
Lake Charles La school 1941-48 5s.....	53,662	53,500	54,570
Lake Co S D refunding 1923 4½s.....	15,106	15,000	15,000
Lancaster Co S C school 1922 5s.....	14,469	14,000	14,000
Lansing Mich sewer 1916 4½s.....	6,590	6,500	6,500
Laurel Miss school 1929 5s.....	10,384	10,000	10,100
Laurel Miss street 1929 5s.....	10,384	10,000	10,100
Laurel Miss waterworks, 1929 5s.....	9,344	9,000	9,090
Lee Co N C court house & jail 1938 5s.....	15,309	14,000	14,560
Lee Co S C court house 1937 5s.....	24,650	24,000	24,480
Lee Co Va road 1922-37 5½s.....	47,699	44,000	47,080
LeFlore Co Miss bridge 1932 5s.....	5,235	5,000	5,100
LeFlore Co Miss road 1932 5s.....	20,939	20,000	20,400
Lewis Co Wash school 1918-22 5s.....	15,527	15,000	15,150
Lewiston Idaho school 1928 5s.....	9,000	9,000	9,000
Loudon Co Tenn road 1942 5s.....	30,744	30,000	30,000
Lyons Ia school district 1915 4s.....	30,000	30,000	29,700
Lyons Ia school district 1916 4s.....	4,500	4,500	4,455
McCall S C school 1930 5s.....	20,000	20,000	20,200
McCook Neb school 1926 4½s.....	15,796	16,000	15,680
McCulloch Co Tex bridge 1950 5s.....	43,642	43,000	43,000
McDowell Co N C funding 1919 6s.....	16,010	15,000	15,450
McDowell Co W Va Browns crk sch dis 1943 5s	67,917	66,000	67,320
McDowell Co W Va Northfork sch 1922-42 5s	30,270	30,000	30,300
McMinn Co Tenn bridge 1931 5s.....	20,601	20,000	20,200
Macon Co Mo refunding 1926-29 5s.....	94,064	90,000	92,700
Madison Co Tenn road 1945 4s.....	95,910	96,000	86,400
Mahaska Co Ia funding 1930 4½s.....	25,209	25,000	25,250
Mahomet Ill school 1916 5s.....	821	800	800
Manatee Co Fla road 1939 5s.....	51,656	50,000	51,500
Manor Tex school 1932 5s.....	6,000	6,000	6,000
Marion Co S C road & highway imp 1930 4½s	38,312	40,000	38,400

	Book value	Par value	Market value
Marion Co Tenn public road 1934 4s.....	\$13,369	\$14,000	\$13,160
Marion Ia school 1919 4½s.....	4,041	4,000	4,000
Marshall Ill school 1914 5s.....	1,004	1,000	1,000
Marshall Tex high school 1950 5s.....	26,336	26,000	26,260
Marshall Tex street improvement 1952 5s....	28,485	28,000	28,280
Massac Co (Metropolis) Ill school 1933 5s...	14,891	15,000	14,850
Mecklenburg Co Va road 1919-44 5s.....	91,238	88,000	89,760
Melvin Ill school 1914-20 5s.....	1,752	1,700	1,717
Memphis Tenn improvement 1944 4½s.....	51,607	50,000	48,000
Memphis Tenn school 1937 4s.....	18,958	19,000	17,290
Memphis Tenn school 1928 4½s.....	25,981	25,000	24,250
Memphis Tenn school 1945 4½s.....	58,961	55,000	52,800
Mercer Co W Va school 1926 6s.....	53,232	50,000	52,500
Meridian Miss funding 1935 4½s.....	26,294	25,000	23,250
Meridian Miss sewerage 1924 6s.....	5,675	5,000	5,300
Meridian Miss school 1937 4½s.....	25,201	35,000	32,550
Meridian Miss school 1941 5s.....	51,680	50,000	50,000
Meridian Miss waterworks 1926-34 4½s.....	50,436	50,000	47,000
Midland Tex school 1949 5s.....	20,669	20,000	20,000
Milwaukee Wis flushing tunnel 1915-16 3½s.	10,061	10,000	9,900
Missoula Mont school 1924 4½s.....	45,231	45,000	43,650
Mitchell Co N C court house 1914-21 6s....	16,374	16,000	16,160
Mobile Co Ala 1928 5s.....	58,471	56,000	56,560
Montgomery Co Tenn highway fundg 1935 4½s	15,689	15,000	14,550
Mooresville N C school 1936 5s.....	6,938	7,000	6,930
Moorhead Ia school 1914-20 5s.....	5,670	5,600	5,712
Morgan Co Tenn road 1926 5s.....	11,686	11,000	11,000
Morton Park Ill school 1914-16 4½s.....	6,050	6,000	6,000
Moundsville W Va school district 1928 5s....	38,000	33,000	33,000
Nance Co Neb school dist No. 3 1923 5s....	12,470	12,000	12,360
Nashville Tenn street 1927 4s.....	20,069	20,000	18,600
Nashville Tenn suburban street 1935 4½s...	51,917	50,000	48,500
Nashville Tenn trunk sewer 1928 4s.....	40,142	40,000	36,800
Natchez Miss refunding 1929 5s.....	40,943	39,500	39,895
Navarro Co Tex school 1951 5s.....	16,000	16,000	16,000
New Bern N C refunding 1919 5s.....	25,602	25,000	25,250
New Bern N C street improvement 1939 5s..	50,867	48,000	48,960
New Bern N C street improvement 1938 5s..	16,104	15,000	15,300
New Brunswick N J school 1937-53 4½s...	36,609	36,000	36,720
New Orleans La court house 1955 5s.....	112,111	102,000	105,060
Newport News Va harbor 1953 4½s.....	24,378	25,000	24,500
Norfolk Neb school 1937 5s.....	24,470	24,000	24,240
North Bergen Township N J school 1922-45 5s	91,375	86,000	86,860
North Hempstead N Y water 1921-30 4.80s..	31,400	30,000	29,100
Nueces Co Tex school 1951 5s.....	10,000	10,000	10,000
Omaha Neb park 1928 4½s.....	51,889	50,000	49,500
Omaha Neb school 1919 4s.....	51,078	50,000	49,000
Omaha Neb school 1928 4½s.....	15,792	15,000	14,850
Omaha Neb school 1931 4½s.....	50,000	50,000	49,500
Omaha Neb sewer 1921 4s.....	40,054	40,000	38,800
Omaha Neb waterworks 1941 4½s.....	49,510	50,000	49,500
Onslow Co N C refunding 1940 5s.....	41,880	40,000	41,600
Ontario Co N Y highway improv 1915 4½s..	4,016	4,000	4,000
Orange Co N C highway improvement 1953 5s	18,906	19,000	19,000
Ottumwa Ia school 1919 4s.....	12,934	13,000	12,740
Owensboro Ky water 1931 4s.....	34,000	34,000	32,980
Oxford N C school 1943 5s.....	19,800	20,000	19,800
Palestine Tex fire station 1950 4½s.....	16,000	18,000	17,100
Palestine Tex school 1951 5s.....	15,794	15,500	15,500
Palisades Park N J school 1914-47 5s.....	35,455	34,000	34,680
Pana Township Ill school 1914-19 5s.....	15,351	15,000	15,150
Paris Tex high school 1959 4½s.....	6,859	7,000	6,510
Paris Tex street 1958 5s.....	25,931	25,000	25,250
Paris Tex street 1960 5s.....	25,278	25,000	25,250
Paris Tex waterworks 1962 5s.....	15,888	15,000	15,150
Parkersburg W Va improvement 1917 5s....	5,175	5,000	5,050
Pasadena Cal school 1916-18 4½s.....	10,144	10,000	9,900
Pensacola Fla improvement 1936 4½s.....	59,287	58,000	55,680
Pensacola Fla improvement 1936 4½s.....	24,544	25,000	24,000
Perry Co Miss public road 1914-29 5s.....	24,610	24,000	24,000
Perth Amboy N J school 1936 4s.....	39,585	39,000	36,270
Palacios Tex school 1951 5s.....	25,000	25,000	25,000
Pierre S D refunding 1922 3s.....	4,627	5,500	4,730
Pinellas Co Fla road 1943 5s.....	98,500	100,000	98,000
Pitt Co N C court house & jail 1941 5s.....	52,877	50,000	52,000
Pittsburg Kas school 1918-22 4 4/5s.....	29,085	28,000	28,000

	Book value	Par value	Market value
Pittsylvania Co Va road & bridge 1947 5s...	\$26,251	\$25,000	\$25,500
Polk Co Minn public ditch 1915 5½s.....	4,870	4,800	4,848
Pontotoc Co Miss jail 1928 5s.....	12,798	12,000	12,000
Portland Ore bridge 1922 5s.....	3,207	3,000	3,120
Portland Ore dry dock 1934 4s.....	3,905	4,000	3,680
Portland Ore water loan 1923 5s.....	3,285	3,000	3,120
Pueblo Co Colo school 1919 4s.....	84,000	84,000	82,640
Pulaski Co Ark refunding 1918-27 4½s.....	106,769	105,000	101,850
Pulaski Co Va road and improv 1923-43 5s..	102,558	100,000	100,000
Putnam Co Fla ct hse br & hy 1924-49 5s...	65,069	62,000	62,000
Quanah Tex school 1951 5s.....	15,343	15,000	15,000
Quincy Ill funding 1916 4½s.....	14,100	14,000	14,000
Rae ford N C school 1943 6s.....	21,462	20,000	21,400
Raleigh N C water 1943 5s.....	35,261	35,000	36,050
Raton N Mex school 1943 6s.....	61,770	60,000	61,500
Reeves Co Tex school 1941 5s.....	25,000	25,000	25,000
Richland Co S C school 1930 5s.....	20,000	20,000	20,600
Richmond Co N C refunding 1939 5s.....	22,132	20,000	20,800
Richmond Co N C refunding 1941 5s.....	15,435	15,000	15,600
Rising Star Tex school 1952 5s.....	20,000	20,000	20,000
Ritchie Co W Va school 1946 6s.....	26,084	24,500	25,725
Roanoke Rapids N C school 1920-39 6s.....	10,786	10,000	10,600
Roanoke Va public building 1941 4½s.....	24,877	25,000	24,000
Robeson Co N C court house 1937 5½s.....	24,900	22,500	24,075
Robeson Co N C funding 1939 5s.....	27,902	25,000	26,000
Rosebud Tex school 1949 5s.....	35,739	35,000	35,350
Rosedale Kas school 1932 5s.....	16,741	16,000	16,480
Rotan Tex school 1949 5s.....	10,000	10,000	10,000
Rumson N J school 1921-24 5s.....	4,134	4,000	4,050
Russell Co Va road and bridge 1917-30 5s...	48,096	47,000	47,000
Russell Co Va road 1918-25 5s.....	40,953	40,000	40,000
Rutherford Co N C court house 1923-42 5½s	43,066	40,000	42,400
St Albans W Va school 1946 5s.....	17,244	17,000	17,170
St Joseph Mo school 1928 4s.....	10,911	11,000	10,450
St Louis Co Biwabik Minn school 1923-26 5s	49,052	48,000	48,480
St Paul Minn refunding 1933 4s.....	9,619	9,000	8,640
Salem Va school 1931 5s.....	17,660	17,000	17,170
Salisbury N C funding and improv 1948 5s..	51,975	50,000	50,500
Salt Lake City Utah refunding 1918 4s.....	12,000	12,000	11,640
Salt Lake City Utah refunding 1924 4½s...	49,614	48,000	47,520
San Angelo Tex school 1949 5s.....	32,358	31,000	31,310
San Antonio Tex refunding 1946 4½s.....	51,065	50,000	47,000
San Benito Tex school 1952 5s.....	30,342	30,000	30,000
San Diego Cal high school 1919-25 5s.....	55,914	52,000	52,520
San Patricio Co Tex school 1952 5s.....	29,000	29,000	28,420
Scotland Neck N C school 1936-43 5½s.....	8,562	8,000	8,160
Scotts Bluffs Co Neb bridge 1919-28 6s.....	15,303	14,000	14,700
Seattle Wash sewer 1927 4½s.....	112,815	110,000	105,600
Seattle Wash school 1922 4s.....	24,328	24,000	22,800
Seguoyah Co Okla funding 1922 5s.....	62,746	61,893	61,893
Sevier Co Tenn railroad aid 1930 5s.....	74,834	75,000	75,000
Sherman Tex waterworks 1915-47 4½s.....	33,843	33,000	31,680
Silsbee Tex school 1930 5s.....	9,955	10,000	10,000
Simpson Co Miss court house & jail 1915-47 5s	30,131	28,000	28,280
Sioux Falls S D school 1925 5s.....	32,547	30,000	30,300
Sisterville W Va school 1921 5s.....	7,000	7,000	7,000
Smithfield N C school 1942 5s.....	25,242	25,000	25,250
Smythe Co Va court house & jail 1925 4½s..	6,638	6,500	6,370
South Omaha Neb street 1920 5s.....	51,379	52,000	52,520
South Omaha Neb refunding 1915 5s.....	23,125	23,000	23,000
South Park (Cook Co) Ill com pk 1924 4s...	61,029	60,000	57,000
Spartanburg Co S C refunding 1925 4½s....	19,788	19,000	19,190
Stanley Co N C refunding 1918-35 5s.....	80,899	78,000	78,780
Sumter S C school 1927 5s.....	11,883	11,000	11,110
Sunflower Co Miss bridge & reldg 1931 4½s..	29,740	29,500	28,615
Surry Co N C county home 1929 5s.....	5,384	5,000	5,050
Swain Co N C court house 1914-28 6s.....	37,079	34,000	36,380
Sweetwater Tex school 1952 5s.....	51,748	50,000	50,000
Tallahatchie Co Miss jail & bridge 1924-43 6s	25,492	25,000	25,500
Tampa Fla bridge 1961 5s.....	30,410	29,000	29,000
Tampa Fla park 1955 5s.....	26,281	25,000	25,000
Tangipahoa La school 1914-21 5s.....	17,000	17,000	17,000
Tarboro Township N C school 1939 5s.....	31,693	30,000	28,500
Tarrant Co Tex road and bridge 1952 5s.....	103,253	100,000	100,000
Tazewell Co Va road and bridge 1918-45 5s..	69,245	67,000	68,340
Teaneck Township N J school 1914-39 5s....	27,700	26,000	26,520

	Book value	Par value	Market value
Temple Tex school 1946 5s.....	\$24,609	\$23,000	\$23,000
Temple Tex waterworks, 1947 5s.....	58,836	58,000	58,000
Temple Tex waterworks 1949 5s.....	81,699	80,000	80,000
Texarkana Tex bridge series 1 1947 5s.....	10,000	10,000	10,000
Texarkana Tex school 1953 5s.....	51,268	50,000	50,000
Texarkana Tex sewerage series 2 1947 5s....	10,000	10,000	10,000
Texarkana Tex street series 2 1947 5s.....	20,000	20,000	20,000
Thomaston Ga school 1918-27 6s.....	5,256	5,000	5,250
Tifton Ga school 1936 5s.....	21,390	20,000	20,400
Timpson Tex school 1949 5s.....	9,000	9,000	9,000
Timpton Ia school 1919 4½s.....	10,012	10,000	10,000
Topeka Kas waterworks 1924 4s.....	27,000	27,000	25,880
Tupelo Miss school 1933 5s.....	24,754	25,000	25,000
Turner Co Ga court house jail & rd 1924-36 5s	49,949	47,000	47,940
Tyler Tex high school 1952 5s.....	25,452	25,000	25,000
Union Co Miss court house 1928 6s.....	73,837	65,000	70,200
Uvalde Tex school 1947 5s.....	20,490	20,000	20,000
Vance Co N C highway 1933-53 5s.....	101,874	100,000	102,000
Vance Co N C road 1925 5s.....	15,880	15,000	15,150
Venus Tex school district 1939 5s.....	20,442	20,000	20,000
Vicksburg Miss debt 1928 5s.....	3,998	8,800	8,876
Vicksburg Miss local debt 1926 4½s.....	85,799	84,000	82,820
Waco Tex waterworks 1942 5s.....	107,668	107,000	111,280
Wake Co N C Apex school 1943 6s.....	13,312	12,500	13,375
Wake Co N C Cary high school 1943 6s.....	26,624	25,000	26,750
Wake Co N C Wakelon school dist 1938 6s..	15,898	15,000	16,050
Ward Co N D funding 1925 4½s.....	67,218	65,000	63,700
Warren Co Tenn bridge 1914-19 5s.....	14,135	14,000	14,140
Warren Co Tenn road improvement 1914 5s..	10,038	10,000	10,000
Washington Co Miss public rd & br 1933 5s..	58,827	57,000	58,140
Washington Co Okla school 1915-19 6s.....	7,657	7,500	7,650
Waterloo Ia park board comrs 1929-40 5s...	37,355	35,000	35,000
Waycross Ga public improv 1923-42 5s.....	30,767	30,000	30,600
Webb City Mo funding 1929 5s.....	11,922	11,500	11,730
Webb City Mo school district 1930 4½s.....	25,000	25,000	25,000
Webb City Mo sewer 1929 5s.....	8,812	8,500	8,670
Wechawken N J disposal wks 1914-28 4½s.	40,445	39,440	39,440
Weld Co Colo school 1939 5s.....	23,954	23,000	23,000
Wellsburg W Va school 1945 5s.....	35,637	35,000	35,700
West New York N J funding 1927 5s.....	51,994	50,000	52,500
West Point Neb school 1914 4½s.....	3,000	3,000	3,000
West Washington Pa school 1917-29 4½s...	23,911	25,000	25,250
Westwood Bergen Co N J school 1921-34 5s.	29,846	29,000	29,290
Wharton Tex school 1929 5s.....	12,121	12,000	12,000
Wheeling W Va improvement 1928-30 4s....	48,000	48,000	46,560
White Co Tenn turnpike 1927-34 5s.....	78,738	75,000	75,000
Wichita Falls Tex independent school 1950 5s	30,000	30,000	30,300
Wichita Falls Tex sewer 1952 5s.....	10,274	10,000	10,100
Wichita Falls Tex street improvement 1952 5s	12,328	12,000	12,120
Wilmington N C water and sewer 1948 4½s.	41,816	40,000	40,000
Winters Tex school 1950 5s.....	18,000	18,000	18,000
Winyah Indigo S C school 1937 5s.....	36,567	35,000	35,700
Wise Co Va Gladeville magisterial rd 1943 5s	44,880	44,000	44,880
Wise Co Va Richmond magisterial rd 1943 5s	42,840	42,000	42,840
Wood Co Tex road and bridge 1952 5s.....	53,767	53,000	53,000
Wyandotte Co Kas funding 1922 4½s.....	30,484	30,000	30,000
Yalobusha Co Miss court house 1932 5s.....	15,770	15,000	15,800
Yalobusha Co Miss general road 1938 5½s..	7,360	7,000	7,350
Yancey Co N C court house & jail 1915-39 6s.	25,801	25,000	27,000
York Neb school 1915-28 5s.....	22,000	22,000	22,220
Young Co Tex bridge 1951 5s.....	20,826	20,000	20,000
United States consols of 1930 2s.....	415,563	400,000	392,000
United States 1918 3s.....	60,000	60,000	61,800
United States 1925 4s.....	457,674	402,000	450,240
United States Panama canal 1961 3s.....	102,204	100,000	100,000
Totals	\$17,295,805	\$16,737,783	\$16,620,043

WORKMEN'S BENEFIT AND BENEVOLENT ASSOCIATION OF THE UNITED STATES

BIBLE HOUSE, NEW YORK

[Commenced business September 19, 1911]

ERNST HEGMANN, President

JACOB KORN, Secretary

Attorney for service of process in the State of New York, HENRY J. GOLDSMITH,
No. 41 Park Row, New York

INCOME

Membership fees	\$97 90
Assessments or premiums.....	10,137 24
Net amount received from members.....	\$10,235 14
Interest	188 08
By assignment from Workmen's children death benefit fund..	8,944 67
Total Income	\$19,367 89
Ledger Assets December 31, 1912.....	9,276 63
Total	\$28,644 52

DISBURSEMENTS

Death claims	\$2,730 00
Salaries and other compensation of officers and trustees.....	1,178 60
Salaries and other compensation of committees.....	104 46
Salaries of office employees.....	20 00
Rent	240 00
Advertising, printing and stationery.....	144 69
Postage, express, telegraph and telephone.....	247 69
Lodge supplies	287 25
Official publication	47 25
Expense of supreme lodge meeting.....	24 49
Legal expenses	500 75
Furniture and fixtures.....	2 25
Miscellaneous	202 22
Total Disbursements	\$5,729 65
Balance	\$22,914 87

LEDGER ASSETS

Deposited in trust companies and banks on interest.....	\$22,805 72
Cash in association's office.....	109 15
Total	\$22,914 87

NON-LEDGER ASSETS

Interest due and accrued.....	231 95
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,597 37
Total Assets	\$25,744 19

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$60 00
Reported, not yet adjusted.....	100 00
Total Liabilities	<u>\$160 00</u>

EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance on hand December 31, 1912.....	\$4,055 31	\$4,816 95	\$404 37	\$9,276 63
Income:				
Membership fees.....		97 90		97 90
Assessments.....	6,732 75		3,404 49	10,137 24
Interest and dividends.....	71 69	90 96	25 43	188 08
Other income.....		4,000 00	4,944 67	8,944 67
Totals.....	<u>\$10,859 75</u>	<u>\$9,005 81</u>	<u>\$8,778 96</u>	<u>\$28,644 53</u>
Disbursements:				
Death claims.....	\$2,730 00			\$2,730 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$1,303 06	\$1,303 06
Rent.....			240 00	240 00
Official publication.....			47 25	47 25
Supreme lodge meeting.....			24 49	24 49
Legal expenses.....			500 75	500 75
Other expenditures.....			884 10	884 10
Totals.....	<u>\$2,730 00</u>		<u>\$2,999 65</u>	<u>\$5,729 65</u>
Balance on hand December 31, 1913.....	<u>\$8,129 75</u>	<u>\$9,005 81</u>	<u>\$5,779 31</u>	<u>\$22,914 87</u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	5,817	\$360,230	2,391	\$148,250
Written in 1913.....	385	31,050	186	15,360
Totals	<u>6,202</u>	<u>\$391,280</u>	<u>2,577</u>	<u>\$163,610</u>
Deduct terminated or decreased in 1913.....	571	35,850	227	14,510
Total benefit certificates in force December 31, 1913	<u>5,631</u>	<u>\$355,430</u>	<u>2,350</u>	<u>\$149,100</u>
Terminated by death in 1913.	51	2,770	28	1,540
Terminated by lapse in 1913.	520	33,080	199	12,970

Received in 1913 from members in New York:	
Mortuary	\$2,763 00
Reserve	30 00
Expense	1,393 83
Total	<u>\$4,186 83</u>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	2	\$120	1	\$60
Incurred in 1913	51	2, 770	28	1, 540
Totals	53	\$2, 890	29	\$1, 600
Paid in 1913	50	2, 730	28	1, 540
Claims unpaid December 31, 1913	3	\$160	1	\$60

THE WORKMEN'S CIRCLE

No. 175 EAST BROADWAY, NEW YORK

[Commenced business May 17, 1905]

S. JONAS, President

WILLIAM EDLIN, Secretary

Attorney for service of process in the State of New York, MEYER LONDON,
No. 302 Broadway, New York

INCOME

Membership fees	\$25,454 60	
Dues and per capita tax.....	323,380 72	
Reinstatement	260 33	
Sanatorium tax for new members.....	7,890 25	
Total	\$356,985 90	
Deduct payments returned to applicants and members	7,939 06	
Net amount received from members.....		\$349,046 84
Interest on:		
Bonds	\$11,150 22	
Other sources	1,224 60	
		12,374 82
Rents		1,716 65
Miscellaneous		3,078 37
Sanatorium patients		11,000 00
Sanatorium donations		1,037 26
Charitable purposes		6,744 85
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds		426 25
Total Income		\$385,425 04
Ledger Assets December 31, 1912.....		384,215 54
Total		\$769,640 58

DISBURSEMENTS

Death claims	\$40,292 29	
Sick and accident claims.....	118,770 00	
Consumption benefit	15,550 00	
Total benefits paid.....		\$174,612 29
Consumption sanatorium		42,395 88
Salaries and other compensation of committees.....		1,317 21
Salaries and other compensation of office employees.....		10,769 05
Medical examiners' fees and salaries.....		87 90
Traveling and other expenses of officers, trustees and committees		378 69
Collection and exchange.....		101 93
Insurance department fees.....		143 25
Rent		2,124 95

Advertising, printing and stationery.....	\$2,698 96
Postage, express, telegraph and telephone.....	2,210 70
Lodge supplies	899 93
Official publication	10,509 01
Expense of supreme lodge meeting.....	13,110 69
Legal expenses	835 00
Furniture and fixtures.....	1,307 59
Taxes, repairs and other expenses on real estate.....	1,045 00
Miscellaneous	7,840 54
Education bureau	2,375 92
Charitable purposes	9,599 38
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	14,150 00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	1,025 00

Total Disbursements **\$299,538 87**

Balance **\$470,101 71**

LEDGER ASSETS

Book value of real estate.....	\$72,386 55
Special reimbursements	3,791 40
Accounts current	130 06
Book value of bonds.....	326,580 00
Deposited in trust companies and banks <i>on interest</i>	22,833 47
Sanatorium department	1,500 00
Deposited in banks <i>not on interest</i>	21,394 39
Branches, \$8,006.73; members at large, \$112.68.....	8,119 41
Branch supplies, \$1,218.12; furniture and fixtures, \$5,337.54; sanatorium furniture and fixtures, \$6,430.77; live stock, \$380	13,366 43
Total	\$470,101 71

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds	\$2,602 93
Other assets	429 80

Total **3,032 73**
Administration fund **2,155 20**

Gross Assets **\$475,289 64**

DEDUCT ASSETS NOT ADMITTED

Branches, \$8,006.73; members at large, \$112.68	\$8,119 41
Live stock	380 00
Book value of real estate over market value..	4,902 16
Administration fund	2,155 20
Branch supplies	1,218 12
Furniture and fixtures, \$5,337.54; Sanatorium furniture and fixtures, \$6,430.77.....	11,768 31
Accounts current	130 06
Special reimbursements	3,791 40

Total **32,464 66**

Total Admitted Assets **\$442,824 98**

LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$10,605 61	
Adjusted, not yet due.....	5,300 00	
Total		\$15,905 61
Russian refugee relief fund.....		585 25
Total Liabilities		\$16,490 86

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Sanatorium funds
Balance on hand December 31, 1912.....	\$14,630 93	\$276,791 49	\$3,892 47	\$79,209 82
<i>Income:</i>				
Membership fees.....		24,076 00		
Dues and per capita tax.....	57,620 89	19,028 86	151,652 98	35,593 33
Interest and dividends.....		12,374 82		
Other income.....	260 03	2,161 62	300 00	21,386 54
Totals.....	\$72,511 85	\$334,432 79	\$155,845 45	\$136,189 69
<i>Disbursements:</i>				
Death claims.....	\$40,292 29			
Sick and accident claims.....			\$118,770 00	
Other benefits.....			15,550 00	
Legal expenses.....				
Taxes and expenses on real estate.....		\$1,045 00		
Other expenditures.....		15,205 15		\$43,140 41
Totals.....	\$40,292 29	\$16,250 15	\$134,320 00	\$43,140 41
Balance before transfers.....	\$32,219 56	\$318,182 64	\$21,525 45	\$93,049 28
Increase by transfers.....	17 45		115 54	
Balance.....	\$32,237 01	\$318,182 64	\$21,640 99	\$93,049 28
Decrease by transfers.....		3,107 88		
Balance on hand December 31, 1913.....	\$32,237 01	\$315,074 76	\$21,640 99	\$93,049 28
		Voluntary contribution	Expense	Total
Balance on hand December 31, 1912.....		\$3,734 53	\$5,956 30	\$384,215 54
<i>Income:</i>				
Membership fees.....			1,378 60	25,454 60
Dues and per capita tax.....			51,545 60	315,441 66
Interest and dividends.....				12,374 82
Other income.....		7,457 87	537 90	82,153 96
Totals.....		\$11,192 40	\$59,468 40	\$769,640 58
<i>Disbursements:</i>				
Death claims.....				\$40,292 29
Sick and accident claims.....				118,770 00
Other benefits.....				15,550 00
Salaries, fees, other compensation and traveling expenses of officers and employees.....			\$12,654 78	12,654 78
Insurance department fees.....			143 25	143 25
Rent.....			2,124 95	2,124 95
Official publication.....			10,509 01	10,509 01
Supreme lodge meeting.....			13,110 69	13,110 69
Legal expenses.....			835 00	835 00
Taxes and expenses on real estate.....				1,045 00
Other expenditures.....		\$9,599 38	16,558 96	84,503 90
Totals.....		\$9,599 38	\$55,936 64	\$299,538 87
Balance before transfers.....		\$1,693 02	\$3,531 76	\$470,101 71
Increase by transfers.....			2,974 89	3,107 88
Balance.....		\$1,693 02	\$6,506 65	\$473,209 59
Decrease by transfers.....				3,107 88
Balance on hand December 31, 1913.....		\$1,693 02	\$6,506 65	\$470,101 71

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force				
December 31, 1912.....	41,725	\$12,395,400	23,009	\$6,799,700
Written in 1913.....	10,392	2,593,600	4,832	1,192,100
Increased in 1913.....	.....	45,200	.....	21,200
Totals	52,117	\$15,034,200	27,841	\$8,013,000
Deduct terminated or decreased in 1913.....	6,455	1,698,400	3,474	923,900
Total benefit certificates in force December 31, 1913	45,662	\$13,335,800	24,367	\$7,089,100
Terminated by death in 1913.	140	45,300	73	24,000
Terminated by lapse in 1913.	6,252	1,637,200	3,177	832,000
Transferred in 1913.....	.....	.....	195	60,900
Terminated by rejection in 1913	63	15,900	29	7,000
Received in 1913 from members in New York:				
Mortuary				\$31,376 25
Reserve				10,458 75
Disability				12,261 45
Sick and Accident.....				73,568 70
Expense				28,604 12
Total				\$156,269 27

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	32	\$10,898	18	\$5,408
Incurred in 1913.....	140	45,300	73	24,000
Totals	172	\$56,198	91	\$29,408
Paid in 1913.....	120	40,292	69	24,211
Balance	52	\$15,906	22	5,197
Saved by compromising or scaling down in 1913.....	.....	.....	4	1,340
Rejected in 1913.....	.....	.....	.....	60
Claims unpaid December 31, 1913	52	15,906	26	6,597

EXHIBIT OF CONSUMPTION BENEFIT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	163	\$15,550	92	\$8,550
Paid in 1913.....	163	\$15,550	92	\$8,550
Refunded	4	\$300	2	\$150
Paid in 1913.....	159	15,250	90	8,400

EXHIBIT OF SICK BENEFIT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1913.....	5, 145	\$118,770	2, 729	\$62, 859
Paid in 1913.....	5, 145	\$118,770	2, 729	\$62, 859

SCHEDULE OF BONDS OWNED

	Par Value	Book and Market Value
New York City corporate stock 1954 3 1/2 s.....	\$6,000	\$5,100
New York City corporate stock 1940 3 1/2 s.....	1,000	870
New York City corporate stock 1940 3 1/2 s.....	5,000	4,330
New York City consolidated stock 1922 3 1/2 s.....	2,000	1,880
New York City consolidated stock 1922 3 1/2 s.....	5,000	4,700
New York City consolidated stock 1918 3 1/2 s.....	2,000	1,940
New York City corporate stock 1919 3 1/2 s.....	1,000	960
New York City corporate stock 1919 3 1/2 s.....	2,000	1,920
New York City corporate stock 1919 3 1/2 s.....	1,000	960
Boston Mass 1936 4s.....	5,000	4,850
New York City assessment stock 1918 4s.....	10,000	9,900
New York City corporate stock 1957 4 1/2 s.....	5,000	5,200
New York City corporate stock 1957 4 1/2 s.....	5,000	5,200
New York City corporate stock 1957 4 1/2 s.....	10,000	10,400
New York City corporate stock 1957 4 1/2 s.....	15,000	15,600
New York City consolidated stock 1915 3 1/2 s.....	5,000	4,950
New York City corporate stock 1919 3 1/2 s.....	8,000	2,880
New York City corporate stock 1919 3 1/2 s.....	1,000	960
New York City corporate stock 1954 3 1/2 s.....	6,000	5,100
New York City corporate stock 1936 4s.....	10,000	9,600
New York City corporate stock 1936 4s.....	4,000	3,840
New York City corporate stock 1955 4s.....	10,000	9,500
New York City corporate stock 1954 3 1/2 s.....	10,000	8,500
New York City corporate stock 1960 4 1/4 s.....	10,000	10,000
New York City corporate stock 1960 4 1/4 s.....	10,000	10,000
New York City corporate stock 1954 3 1/2 s.....	4,000	3,400
New York City corporate stock 1954 3 1/2 s.....	2,000	1,700
New York City corporate stock 1954 3 1/2 s.....	2,000	1,700
New York City corporate stock 1954 3 1/2 s.....	1,000	850
New York City corporate stock 1953 3 1/2 s.....	6,000	5,100
New York City corporate stock 1955 3 1/2 s.....	16,000	13,440
New York City corporate stock 1940 3 1/2 s.....	6,000	5,220
New York City corporate stock 1940 3 1/2 s.....	1,000	870
New York City corporate stock 1940 3 1/2 s.....	4,000	3,480
New York City corporate stock 1940 3 1/2 s.....	3,000	2,610
New York City corporate stock 1954 3 1/2 s.....	1,000	850
New York City corporate stock 1954 3 1/2 s.....	2,000	1,700
New York City corporate stock 1954 3 1/2 s.....	1,000	850
New York City corporate stock 1954 3 1/2 s.....	2,000	1,700
Liberty N Y corporate stock 1931 4 1/2 s.....	2,500	2,550
New York City corporate stock 1952 3 1/2 s.....	10,000	8,500
New York City corporate stock 1962 4 1/4 s.....	5,000	5,000
New York City corporate stock 1962 4 1/4 s.....	10,000	10,000
New York City corporate stock 1954 3 1/2 s.....	20,000	17,000
New York City corporate stock 1954 3 1/2 s.....	3,000	2,550
New York City corporate stock 1954 3 1/2 s.....	2,000	1,700
New York City corporate stock 1952 3 1/2 s.....	16,000	13,600
New York City corporate stock 1952 3 1/2 s.....	7,000	5,950
New York City corporate stock 1952 3 1/2 s.....	7,000	5,950
New York City corporate stock 1953 3 1/2 s.....	17,500	14,875
New York city corporate stock 1954 3 1/2 s.....	10,000	8,500
New York City corporate stock 1953 3 1/2 s.....	2,000	1,700
New York City corporate stock 1953 3 1/2 s.....	500	425
New York City corporate stock 1933 3 1/2 s.....	2,500	2,125
New York City corporate stock 1940 3 1/2 s.....	50,000	43,500
Totals	\$360,000	\$326,580

WORKMEN'S SICK AND DEATH BENEFIT FUND OF THE UNITED STATES OF AMERICA

No. 1 THIRD AVENUE, NEW YORK

[Commenced business October 19, 1884]

PAUL FLASCHEL, President

WILLIAM MEYER, Secretary

Attorney for service of process in the State of New York, MORRIS HILLQUIT,
No. 80 Church street, New York

INCOME

Membership fees	\$17,172 00	
Assessments or premiums.....	542,311 80	
Other payments by members.....	1,600 10	
Total	\$561,083 90	
Deduct payments returned to applicants and members	21 15	
Net amount received from members.....		\$561,062 75
Interest on:		
Mortgage loans.....	\$26,589 90	
Other sources	1,376 38	
		27,966 28
Sale of lodge supplies and literature.....		91 63
Sale of society buttons.....		1,853 60
Miscellaneous		133 87
Total Income		\$591,108 18
Ledger Assets December 31, 1912.....		638,463 89
Total		\$1,229,572 07

DISBURSEMENTS

Death claims	\$133,555 00	
Sick and accident claims.....	321,889 11	
Total benefits paid.....		\$455,444 11
Salaries and other compensation of officers and trustees.....		2,327 42
Salaries and other compensation of committees.....		176 56
Salaries of office employees.....		6,220 40
Insurance department fees.....		120 00
Rent		1,500 00
Advertising, printing and stationery.....		2,155 68
Postage, express, telegraph and telephone.....		2,139 55
Lodge supplies		13 30
Official publication		9,706 44
Expense of supreme lodge meeting.....		724 61
Legal expenses		860 63
Furniture and fixtures.....		594 70
Miscellaneous		1,549 89
Society buttons		1,584 80
Total Disbursements		\$485,118 09
Balance		\$744,453 98

408 WORKMEN'S SICK AND DEATH BENEFIT FUND [1913]

LEDGER ASSETS

Mortgage loans	\$613,018 50
Deposited in trust companies and banks <i>on interest</i>	19,286 45
Cash in association's office	25 11
In treasury of subordinate bodies or deposited in banks by them	112,123 92
Total	\$744,453 98

NON-LEDGER ASSETS

Interest accrued:	
Mortgages	\$10,037 68
Other assets	266 89
Total	10,304 57
Furniture and fixtures, \$1,400; supplies and printed matter, \$2,000; society buttons, \$180; assessments due and unpaid, \$38,661.22	42,241 23
Gross Assets	\$796,999 77

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures, supplies and printed matter, society buttons, assessments due and unpaid	42,241 23
Total Admitted Assets	\$754,758 54

LIABILITIES

Policy or certificate claims:	
Due and unpaid	\$5,421 78
Resisted	2,170 00
Reported, not yet adjusted	19,879 24
Total	\$27,471 02
Salaries and miscellaneous accounts	234 56
Advance assessments	129 20
Total Liabilities	\$27,834 88

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident fund	Expense	Total
Balance on hand December 31, 1912....	\$140,222 89	\$359,459 44	\$115,090 68	\$23,690 88	\$638,463 89
<i>Income:</i>					
Membership fees		17,172 00			17,172 00
Assessments	170,707 05		341,188 10	30,395 50	542,290 65
Interest and dividends		27,966 28			27,966 28
Other income			45 76	3,633 50	3,679 26
Totals	\$310,929 94	\$404,597 72	\$456,324 53	\$57,719 88	\$1,229,572 05
<i>Disbursements:</i>					
Death claims	\$133,555 00				\$133,555 00
Sick and accident claims			\$321,889 11		321,889 11
Salaries, fees, other compensation and traveling expenses of officers and employees				\$8,724 38	8,724 38
Insurance department fees				120 00	120 00
Rent				1,500 00	1,500 00
Official publication				9,706 44	9,706 44
Supreme lodge meeting				724 61	724 61
Legal expenses				860 63	860 63
Other expenditures				8,037 92	8,037 92
Totals	\$133,555 00		\$321,889 11	\$29,673 98	\$485,118 09
Balance before transfers	\$177,374 94	\$404,597 72	\$124,435 42	\$28,045 90	\$744,453 98
Increase by transfers		1,827 00			1,827 00
Balance	\$177,374 94	\$406,424 72	\$124,435 42	\$28,045 90	\$746,280 98
Decrease by transfers	1,827 00				1,827 00
Balance on hand December 31, 1913....	\$175,547 94	\$406,424 72	\$124,435 42	\$28,045 90	\$744,453 98

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Benefit certificates in force December 31, 1912.....	48,391	\$12,097,750	18,957	\$4,739,250
Written in 1913.....	3,914	978,500	1,167	291,750
Totals	52,305	\$13,076,250	20,124	\$5,031,000
Deduct terminated or de- creased in 1913.....	1,939	484,750	866	216,500
Total benefit certificates in force December 31, 1913	50,366	\$12,591,500	19,258	\$4,814,500
Terminated by death in 1913.	532	133,000	263	65,750
Terminated by lapse in 1913.	1,330	332,500	416	104,000
Transferred in 1913.....	.....	.....	165	41,250
Terminated by withdrawal and expulsion in 1913.....	77	19,250	22	5,500

Received in 1913 from members in New York:

Mortuary	\$65,754 73
Sick and accident.....	130,424 54
Expense	11,655 36

Total \$207,834 63

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	114	\$24,473	42	\$8,769
Incurred in 1913.....	532	133,000	259	64,750
Totals	646	\$157,473	301	\$73,519
Paid in 1913.....	535	133,555	261	65,250
Balance	111	\$23,918	40	\$8,269
Saved by compromising or scaling down in 1913.....	9	1,827	6	1,175
Claims unpaid December 31, 1913	102	22,091	34	7,094

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1912	743	\$4,438	314	\$1,768
Incurred in 1913.....	12,071	322,831	4,580	122,358
Totals	12,814	\$327,269	4,894	\$124,126
Paid in 1913.....	11,942	321,889	4,586	122,139
Claims unpaid December 31, 1913	872	\$5,380	308	\$1,987

LIVE STOCK

Co-operative or Assessment Associations

**TRANSACTIONING BUSINESS UNDER THE
PROVISIONS OF ARTICLE VIII OF THE
INSURANCE LAW**

**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIVE
STOCK CO-OPERATIVE OR ASSESSMENT ASSOCIATIONS, AS
AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1913.**

CHAUTAUQUA CO-OPERATIVE LIVE STOCK INSUR- ANCE COMPANY

WESTFIELD, N. Y.

[Commenced business October 22, 1908]

JAMES H. PRENDERGAST, President

E. N. SKINNER, Secretary

Attorney for service of process in the State of New York, JOHN H. BROGAN,
Erle County Bank Building, Buffalo, N. Y.

INCOME

Membership fees	\$12,783 05	
Directors donation	3,172 80	
Total	\$15,955 85	
Deduct payments returned to applicants and members	346 83	
Net amount received from members.....		\$15,609 02
Interest		12 74
Bank balance not previously included in assets.....		4 62
Total Income		\$15,626 38
Ledger Assets December 31, 1912.....		1,496 77
Total		\$17,123 15

DISBURSEMENTS

Death claims	\$5,565 00
Commissions and fees to deputies or organizers.....	2,603 23
Salaries of managers and agents.....	2,118 27
Traveling and other expenses of officers, trustees and com- mittees	878 39
Rent	150 00
Advertising, printing and stationery.....	530 51
Postage, express, telegraph and telephone.....	89 40
Legal expenses	637 49
Furniture and fixtures	292 48
Miscellaneous	440 78
Total Disbursements	\$13,395 55
Balance	\$3,727 60

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$2,500 00
Cash in association's office, \$68.10; in banks <i>not on interest</i> \$91.80	159 90
Bills receivable	1,067 70
Total	\$3,727 60

DEDUCT ASSETS NOT ADMITTED

Bills receivable	1,067 70
Total Admitted Assets.....	\$2,659 90

LIABILITIES

Policy or certificate claims:		
Resisted	\$175 00	
Reported, not yet adjusted.....	200 00	
		<hr/>
Total		\$375 00
Salaries and miscellaneous accounts.....		200 00
Commissions to agents due or accrued.....		177 45
		<hr/>
Total Liabilities		\$752 45
		<hr/>

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	351	\$85,260
Written in 1913	874	215,710
		<hr/>
Totals	1,225	\$300,970
Deduct terminated or decreased in 1913.....	351	85,260
		<hr/>
Total benefit certificates in force December 31, 1913	874	\$215,710
		<hr/>

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1912.....	5	\$690
Incurred in 1913	42	5,440
		<hr/>
Totals	47	\$6,130
Paid in 1913	44	5,565
		<hr/>
Balance	3	\$565
Saved by compromising or scaling down in 1913.....	.....	90
Rejected in 1913	1	100
Claims unpaid December 31, 1913.....	2	375
		<hr/>

THE UNITED RETAIL GROCERS' ASSOCIATION OF BROOKLYN MUTUAL BENEFIT HORSE FUND

No. 1368 FLATBUSH AVENUE, BROOKLYN, N. Y.

[Commenced business, 1884]

A. LOHMANN, President

FREDERICK LUPPENS, Secretary

Attorney for service of process in the State of New York, GEORGE KEELER,
No. 875 Fulton street, Brooklyn, N. Y.

INCOME

Membership fees	\$1,473 70
Deduct payments returned to applicants and members.....	7 08
Total Income	\$1,466 62
Ledger Assets December 31, 1912.....	316 38
Total	\$1,783 00

DISBURSEMENTS

Death claims	\$699 96
Commissions and fees to deputies or organizers.....	11 00
Salaries of officers and trustees.....	200 00
Medical examiners' fees and salaries.....	83 00
Advertising, printing and stationery.....	16 45
Postage, express, telegraph and telephone.....	26 97
Borrowed money repaid.....	250 00
Total Disbursements	\$1,287 38

Balance	\$495 62
----------------------	-----------------

LEDGER ASSETS

Deposited in trust companies and banks <i>on interest</i>	\$414 62
Cash in association's office.....	81 00
Total Assets	\$495 62

EXHIBIT OF CERTIFICATES

	Number	Amount
Benefit certificates in force December 31, 1912.....	163	\$17,910 00
Written in 1913.....	22	2,650 00
Totals	185	\$20,560 00
Deduct terminated or decreased in 1913.....	31	3,836 00
Total benefit certificates in force December 31, 1913	154	\$16,724 00
Terminated by death in 1913.....	9	699 96
Terminated by lapse in 1913.....	22	3,136 04

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1913.....	9	\$699 96
Paid in 1913.....	9	\$699 96

Co-operative Fire Insurance Corporations

TABLES OF ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS
OF THE ABOVE CORPORATIONS TRANSACTING BUSINESS IN THE
STATE OF NEW YORK, AS AUDITED BY THE INSURANCE DE-
PARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY
OF DECEMBER, 1913

CO-OPERATIVE FIRE INSURANCE CORPORATIONS OPERATING UNDER ARTICLE IX OF THE IN- SURANCE LAW.

The following tables and abstracts are compiled from the 1913 statements of the above corporations after audit and correction by the department under the authority granted by section 46 of the Insurance Law.

In this volume these corporations are divided into three classes as follows: (1) Advance premium, (2) County assessment, (3) Town assessment.

During the year 1913 the following co-operative fire corporations were examined by the department:

Co-operative of Sullivan and adjoining Counties	
(organization).....	Jan. 22, 1913
Empire Co-operative.....	Feb. 15, 1913
Merchants' and Farmers' Mutual.....	Feb. 15, 1913
Union Mutual.....	Feb. 21, 1913
Co-operative of Sullivan and adjoining Counties.....	July 2, 1913
Baron Steuben Co-operative.....	July 10, 1913
Delhi.....	Oct. 27, 1913
Catskill Mutual.....	Oct. 29, 1913
Hamden Mutual.....	Oct. 29, 1913
Delaware County Patrons and Farmers'.....	Nov. 5, 1913
Walton Co-operative.....	Nov. 5, 1913
Otsego County Patrons (on organization).....	Nov. 8, 1913
Auburn Mutual.....	Nov. 10, 1913
Caroline Farmers'.....	Nov. 10, 1913
Cayuga County Farmers'.....	Nov. 10, 1913
Dryden and Groton Co-operative.....	Nov. 10, 1913
Dwelling House Co-operative.....	Nov. 10, 1913
Farmers' Mutual Indemnity of Cayuga County.....	Nov. 10, 1913
Mercantile Co-operative.....	Nov. 13, 1913
Patrons of Husbandry of Herkimer County.....	Nov. 24, 1913
Ballston Co-operative.....	Nov. 26, 1913
Sterling.....	Dec. 10, 1913

Statistical Tables

CO-OPERATIVE FIRE INSURANCE COMPANIES

STATISTICAL TABLES

TABLE A
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the Assets and Liabilities of Advance Premium Corporations for the year ending December 31, 1913

LEADERS

CORPORATIONS

							Unpaid Losses	Unearned Premiums	Other Reserves	Total Liabilities
F.....	\$18,017 06	\$1,555 21	\$19,622 27	\$4,538 39	\$13,980 00	\$900 00	\$19,408 39			\$19,408 39
".....	7,861 77	1,621 07	9,482 84	..	4,210 92	..	4,210 92			4,210 92
".....	5,034 15	1,457 69	6,491 84	1,207 52	6,066 30	30 00	7,283 82			7,283 82
".....	1,209 88	326 34	1,536 22	306 45	2,194 20	14 23	2,443 87			2,443 87
Chemical Mutual Fire Ins. Co.	4,760 00	556 80	6,508 84	..	3,181 03	23 00	3,204 03			3,204 03
Church Insurance Assn. of State of New York.	13,061 52	1,123 63	14,246 28	110 98	9,984 71	669 51	10,745 57			10,745 57
Commercial Mut. Fire Ins. Co. of Greene County	17,228 61	4,228 63	21,534 74	1,075 00	16,127 87	..	17,203 87			17,203 87
" & Delaware Cos.	35,040 04	5,909 29	62,906 32	2,000 00	24,263 28	..	26,263 28			26,263 28
".....	3,753 53	..	3,807 11	..	1,557 72	..	1,557 72			1,557 72
".....	22,329 40	5,789 47	74,788 89	50 00	27,737 01	86 23	27,873 24			27,873 24
".....	15,848 16	4,631 18	50,825 94	2,392 64	18,106 83	187 50	20,686 27			20,686 27
".....	5,070 26	5,512 80	43,196 63	1,500 00	18,063 53	..	20,168 53			20,168 53
".....	20,567 43	..	20,567 43	..	1,641 22	..	..			..
".....	20,197 17	574 37	20,830 46	..	15,483 75	993 90	16,486 74			16,486 74
".....	1,082 10	1,020 80	2,102 40	1,284 06	5,959 50	71 52	7,045 67			7,045 67
York... ..	6,999 00	..	7,097 58	..	2,474 14	..	2,474 14			2,474 14
Schroeder	2,575 00	2,045 14	9,832 86	..	10,167 53	68 77	10,281 36			10,281 36

TABLE B

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the nature of the INCOME and DISBURSEMENTS of ADVANCE PREMIUM CORPORATIONS for the year ending
December 31, 1913

	\$10,232 66	\$662 25	\$10,894 91	\$5,317 70	\$2,045 70	\$740 00	\$53 50	\$9 00	\$5,476 08	\$14,672 98
Co-op. Fire Ins. Co. of Greens, Schoharie and Delaware Counties	74,655 89		74,655 89	48,964 07	4,124 11	4,925 90	87 50	296 74	5,899 73	64,301 06
Dwelling Ins. Assn. of Central New York	7,014 70	33 83	7,098 53	2,079 44	1,402 74	612 72	65 55		428 98	4,589 43
	9,736 86		10,266 41	4,062 44	1,949 59	750 00	25 00		450 04	7,837 07
	2,892 38		2,892 38	2,014 68	536 10	355 00	60 00		138 35	3,104 11
	4,205 67	142 66	4,735 18	2,051 08	871 18	597 54	23 00		143 47	3,886 27
York County	5,794 48		6,255 55	2,645 81		1,701 05	360 00	127 20	810 89	5,705 01
Co-op. Fire Ins. Co. of Greens, Schoharie and Delaware Counties	24,583 82	71 09	24,653 25	12,510 23	4,917 22	2,152 55	106 26		1,465 57	21,151 93
Dwelling Ins. Assn. of Central New York	36,245 87	68 43	37,634 92	17,359 00	7,250 09	3,920 55	106 26		1,965 31	30,801 21
	2,566 28	9 60	2,633 27	10 63		478 17	2 00		509 08	999 88
	35,740 95		38,721 53	8,904 71	7,348 19	4,050 00	100 00		1,435 18	21,638 08
	26,800 89	160 00	26,648 60	13,890 09	6,361 01	2,025 00	25 00		1,515 35	22,786 96
County	8,554 55		8,736 14	7,628 28	1,768 93	1,153 02	100 00		9,163 00	19,808 21
County	24,239 16		26,320 98	23,917 44	6,647 80	2,906 00	180 00	61 19	2,147 83	35,079 22
County	5,830 57	197 10	6,027 67	4,168 60	1,814 73	646 50	60 00		2,893 06	9,073 99
	968 67		1,760 78	19 54		267 09	5 00		396 82	708 45
County	13,834 08	5 00	14,431 50	7,362 08	2,599 84	1,095 15			293 94	11,351 01
Greene Co.	8,197 82		8,210 57	7,349 63	1,568 61	863 00	60 00		598 30	10,454 44
Central N. Y.	6,110 31	14 40	6,242 70	171 64		1,640 55	2 00	117 02	1,225 14	3,156 36
Co. of Schoharie	13,921 36		14,641 30	7,808 79	2,467 60	3,369 00	120 00		782 71	13,759 19

.....	42,027 88	1,076 93	.....	43,104 81	22,014 73	7,787 93	3,504 67	.....	2,326 31	36,233 04
Co.	11,278 60	333 06	4,616 03	18,227 71	6,556 27	2,255 63	1,226 00	88 50	2,748 24	12,879 64
.....	21,539 74	.....	.....	21,599 74	14,914 70	1,569 32	1,531 00	.....	3,814 52	21,839 54
.....	32,130 91	758 16	.....	32,899 07	16,075 26	6,427 75	3,246 00	59 56	1,739 29	27,547 86
.....	6,378 68	3 84	.....	8,382 52	8,327 68	.....	1,206 66	.....	216 66	9,761 00
City	7,232 30	8 98	3,200 00	9,441 26	4,753 35	1,446 46	548 04	103 00	1,711 07	8,571 92
.....	33,759 26	1,320 23	.....	35,089 49	19,935 78	7,314 85	3,085 10	135 00	1,923 18	32,415 42
Co.	13,799 98	707 13	59 25	14,506 36	11,573 53	1,991 20	1,148 81	.....	390 10	15,103 64
.....	30,610 29	3,022 53	.....	32,632 87	17,759 09	6,112 55	2,155 00	26 00	1,766 32	27,817 96
City	69,323 57	4,263 64	.....	73,587 21	35,209 11	13,538 51	4,894 15	214 53	4,066 21	59,041 51
.....	9,398 31	.....	.....	9,398 31	8,323 18	1,835 55	953 94	186 00	1,355 37	12,704 06
County	22,758 86	1,306 71	128 00	24,158 57	17,485 84	4,558 57	2,152 72	180 60	1,350 97	25,704 00
.....	25,405 69	690 36	.....	26,097 05	16,412 05	5,082 65	2,838 39	195 80	1,268 10	25,735 99
Co.	150,135 08	1,944 68	.....	152,079 76	140,286 02	26,904 73	15,149 79	1,016 66	11,026 29	194,464 10
.....	16,593 75	632 75	.....	17,276 53	8,388 17	2,819 41	1,208 00	300 00	799 77	14,015 35
.....	1,178 13	187 57	.....	1,365 70	218 00	14 50	270 28	.....	61 63	554 41
.....	1,057 84	332 89	.....	1,390 73	5 00	.....	258 00	3 00	30 32	298 22
.....	39,434 25	614 25	.....	40,038 50	23,061 68	6,387 22	2,350 00	77 40	1,901 45	32,767 55
Total	886,789 93	426,008 78	88,313 69	904,047 40	550,084 28	2149,296 47	351,154 37	34,671 11	9769 35	8902,298 26

TABLE C

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the number of policies and amount of insurance in force on December 31, 1912, written and terminated during 1913 and in force on December 31, 1913, of ADVANCE PREMIUM CORPORATIONS

CORPORATIONS	In Force December 31, 1912		Written or Re- newed in 1913		Deduct Expirations and Cancellations		Deduct Amount Returned		In Force December 31, 1913	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
.....	7,057	\$7,791,380	2,278	\$2,631,855	6,277	\$5,320,741	.....	.....	2,058	\$4,602,494
.....	1,443	1,094,872	908	677,517	960	622,960	.....	.....	1,401	1,139,429
City.....	1,710	1,414,748	1,197	991,777	1,067	889,480	.....	.....	1,320	1,519,005
P.....	633	463,189	433	306,892	396	275,062	.....	.....	669	496,019
.....	1,241	791,339	447	366,380	787	358,745	.....	.....	901	798,973
.....	2,020	4,587,271	873	1,490,837	791	1,645,475	1,307	\$1,789,957	885	2,641,638
.....	4,187	3,841,704	2,919	2,597,125	2,487	2,307,041	.....	.....	4,619	4,231,788
Coa.....	5,874	5,654,718	4,184	3,890,512	3,536	3,268,806	.....	.....	6,522	6,276,424
.....	338	466,606	164	186,630	173	204,230	.....	.....	329	448,905
.....	4,946	5,006,271	6,910	5,431,275	2,791	2,809,959	.....	.....	8,065	7,579,587
.....	4,715	4,280,007	2,877	2,739,434	2,673	2,455,576	.....	.....	5,019	4,582,855
.....	1,475	1,299,624	919	731,914	890	709,285	1,501	1,322,253	.....	.....
.....	4,481	3,927,486	3,703	3,033,341	3,074	2,288,918	.....	.....	5,300	4,721,909
.....	1,179	1,117,742	819	590,894	902	693,433	1,096	1,015,253	.....	.....
Isle County.....	253	2,272	60	492	74	651	.....	.....	239	2,013
Co.....	2,626	5,062,190	1,017	1,963,424	1,002	1,876,510	.....	.....	2,641	5,170,104
Co. of Greene County.....	1,764	1,289,887	1,147	945,308	1,011	752,338	.....	.....	1,900	1,352,857
Ins. of Central New York.....	302	406,370	9	11,700	33	43,800	.....	.....	278	374,370
Ins. Ins. Co. of Bithurians and.....	3,312	3,690,514	1,465	1,316,116	1,691	1,544,486	.....	.....	3,060	2,782,174

Fire Ins. Co.	6,674	5,065,874	4,060	4,653,119	3,151	3,856,403	7,573	3,912,391
and Creamery Ins. Co. of St. Lawrence	2,008	2,883,109	2,338	3,105,402	1,530	1,268,064	4,708	4,219,547
Fire Ins. Co.	958	1,219,558	1,480	1,800,976	1,163	1,446,638	1,288	1,579,840
Assn.	5,379	5,003,467	3,385	3,071,678	3,260	2,813,293	5,514	5,261,752
	2,004	2,826,400	553	921,700	564	959,383	2,023	2,508,717
St. Lawrence	1,360	1,076,235	967	676,270	324	560,542	1,473	1,161,963
County	5,982	4,891,826	3,267	3,407,337	3,793	2,897,632	5,456	5,401,531
County	1,702	4,035,650	599	1,346,999	601	1,864,328	1,700	4,018,321
County	4,956	4,854,006	3,973	3,188,144	2,941	2,708,807	5,388	5,333,543
County	11,301	11,226,790	7,613	7,011,245	6,733	5,639,195	12,181	12,606,840
Ins. Co.	3,097	2,568,090	1,417	1,176,940	1,747	1,447,520	2,767	2,297,516
of Delaware County	4,467	4,178,150	2,817	2,621,310	2,653	2,308,333	4,631	4,301,137
Fire Ins. Co.	4,790	4,497,126	3,139	2,821,853	2,770	2,396,274	5,159	4,922,705
County	20,580	41,263,215	12,222	16,797,800	16,188	21,210,495	25,615	36,850,610
	2,253	1,898,097	1,939	1,637,970	1,599	1,296,532	2,593	2,239,535
West Seneca Mutual Fire Ins. Assn.	330	398,723	109	130,145	99	125,225	340	403,543
Woodstock Mutual Fire Ins. Assn.	429	522,489	163	218,248	131	153,828	466	564,903
Wyoming Valley Fire Ins. Co.	4,303	7,430,432	2,866	4,119,076	2,088	2,915,942	5,171	8,633,566
Total								

* All risks reinsured February 1, 1914, Company ceased business.

TABLE D
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the ASSETS and LIABILITIES of COUNTY ASSESSMENT Corporations for the year ending
December 31, 1913

CORPORATIONS	Assets			Liabilities				
	Cash in office and in banks	All other assets	Total assets	Unpaid losses and claims	Borrowed money	Interest due and accrued	All other liabilities	Total liabilities
City Fire Ins. Co.	\$15 44	338 84	\$15 44	.....	\$278 25	.....	.....	\$278 25
County Ins. Co.	647 99	.....	976 83	.....	28,300 00	.....	.....	28,300 00
.....	614 74	.....	614 74	.....	.....	.....	.....	.....
.....	1 28	.....	1 28	.....	96 61	.....	\$733 90	839 61
.....	1,012 12	.....	1,012 12	.....	.....	.....	.....	.....
..... of Sullivan Co.	3,704 27	.....	3,704 27	.....	.....	.....	.....	.....
..... Relief Assn.	366 35	.....	366 35	.....	6,800 00	.....	.....	9,600 00
.....	111 31	.....	111 31	.....	4,000 00	.....	.....	4,078 00
.....	108 19	.....	108 19	.....	2,600 00	394 17	136 60	2,769 17
.....	702 56	.....	702 56	.....	11,700 00	400 00	.....	12,100 00
.....	737 86	100 19	838 05	.....	107 89	.....	14 36	121 65
.....	4,375 37	.....	4,375 37	.....	.....	.....	.....	.....
.....	3,325 48	.....	3,325 48	1,916 80	4,300 00	176 00	.....	6,392 80
..... Co-op. Ins. Co.	18 29	.....	18 29	.....	100 00	.....	.....	100 00
.....	3,210 78	.....	3,210 78	.....	.....	.....	.....	.....
.....	616 00	.....	616 00	.....	.....	.....	.....	.....
.....	251 78	.....	251 78	3,225 00	4,680 00	60 00	.....	6,965 00
.....	.....	.....	.....	3,513 36	.....	.....	.....	3,513 36
.....	1,628 75	.....	1,628 75	.....	2,354 00	.....	.....	2,354 00
.....	898 78	.....	898 78	4,686 00	2,000 00	.....	.....	6,686 00
.....	251 42	.....	251 42	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	2,000 00	.....	254 13	2,254 13
.....	5,797 43	5,797 43	400 00	8 00	7,798 21
.....	5,628 64	5,628 64	7,360 21
.....	131 77	54 84	186 61	350 00	350 00

.....

STATISTICAL TABLES

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Patrons of Outside County	5,405 27	848 23	5,405 27	724 17	1,315 84	13 50	724 17	724 17
Cayuga County	45 17		45 17	2,248 05				3,577 89
and Niagara Counties	7,447 89	848 23	8,316 12		5,643 85			5,643 85
Chemung, Schuyler and Yates Counties	5,246 11		5,246 11	833 80	6,800 00	101 12		7,434 92
P.	1,483 04		1,483 04	1,530 00				1,530 00
Mat. Fire Ins. Assn.	22,031 75		22,031 75					
County	2,367 88		2,367 88	1,780 00		1,310 30		3,000 80
	3,018 31	1,080 06	4,098 37					37 50
	103 39	500 00	603 39					
	20,818 51	400 00	21,218 51					
	2,722 45		2,722 45					
of Assn.	976 55	491 90	1,470 75	670 26	14,550 00	345 53		15,575 06
	149 91		149 91					
	2,222 57		2,222 57	6,706 19	5,000 00			11,755 19
	520 45		520 45	125 00				125 00
	1,144 92		1,144 92		4,787 21	190 99		4,987 20
	28 80		28 80	2,633 50			100 00	2,733 50
	3,610 55		3,610 55	3,390 70				3,390 70
	381 35		381 35		280 00			350 00
ington Counties	2,331 27		2,331 27	2,317 73				2,317 73
	497 66		497 66	117 70	800 00	2 50		620 20
County of Hartman	6,583 30		6,583 30					
NY	6,576 92		6,576 92	1,460 00				1,460 00
	332 59		332 59		1,400 00			1,400 00
and Oswego Counties	23 85		23 85	845 00	1,950 00		121 00	2,616 00
	721 39		721 39		3,000 00			3,000 00
	16 89		16 89	1,176 00	41,725 00	346 87		43,266 57
	987 89		987 89		1,606 00	20 55		1,595 55
	97 11		97 11	1,450 00				1,450 00
Ins. Assn.	1,976 47		1,976 47	2,400 00				2,400 00
	368 23		368 23		11,953 85	350 00	1,633 90	13,787 75
Ins. Assn.	2,441 55		2,441 55	823 90	6,000 00			6,823 90
	1,743 34		1,743 34	5,671 47	2,040 00			7,911 47
	57 54		57 54					
	3,203 45		3,203 45					
Total	\$143,156 73	\$3,914 06	\$147,070 79	\$59,544 41	\$177,837 00	\$1,968 91	\$4,253 11	\$241,601 43

TABLE E
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the INCOME of COUNTY ASSESSMENT Corporations for the year ending December 31, 1913

CORPORATIONS	Advanced payments	All other income	Total income
Calliope / .....	.....	\$237 07	\$3,799 62
Cattaraugus .....	.....	.....	51,871 05
.....	.....	.....	327 13
.....	\$242 91	.....	11,911 76
.....	385 24	245 64	1,651 93
.....	206 21	.....	.....
.....
..... of Sullivan County	1,751 24	200 53	11,441 53
..... (Assn. ....	.....	.....	43,840 44
.....	.....	.....	14,230 11
.....	.....	.....	14,706 07
.....	89 21	.....	.....
.....	714 24	333 79	51,941 41
.....
.....	1,157 71	.....	1,674 96
.....	.....	.....	27,787 32
.....	2,245 20	204 67	23,353 53
..... county Co-op. Ins. Co. ....	.....	40 43	4,957 53
.....	3,720 33	.....	13,418 26
.....
.....	2,370 54	60 00	3,998 14
.....	679 21	.....	7,071 15
.....	996 53	583 06	31,384 70
.....	.....	.....	6,498 20
.....	1,635 14	.....	50,423 26
.....
..... Cayuga County	361 14	.....	1,333 62
.....	.....	264 13	16,615 46
.....	.....	.....	50,287 79
.....	589 31	.....	23,007 81
..... of Steuben County .....	.....	.....	.....
..... of Greenville, Durham, Waterloo and	533 74	.....	6,425 63

Patrons'	1,309 10	504 00	10,799 36	70 67	300 00	90 10	13,086 26
Patrons'	2,680 96	632 25	9,012 94	.....	1,440 84	38 82	6,705 80
Patrons' .....	.....	450 00	28,405 42	.....	26,598 45	76 85	55,580 73
Patrons'	2,926 18	1,862 00	25,878 49	.....	27,507 03	.....	68,175 67
Patrons'	2,399 08	1,237 00	12,445 21	.....	.....	326 00	18,456 24
Patrons'	2,232 14	794 00	14,532 41	424 49	.....	.....	18,003 04
Patrons' .....	.....	1,540 00	27,305 73	.....	.....	.....	28,935 73
Patrons'	3,459 99	.....	12,204 02	.....	6,400 00	.....	24,094 01
Patrons'	455 82	240 13	9,399 85	.....	4,300 00	.....	14,805 60
Patrons'	8,806 40	1,412 00	16,555 67	26 97	.....	.....	20,801 04
Patrons'	1,277 51	549 00	14,375 97	41 53	.....	.....	18,244 06
Patrons'	9,423 79	747 00	1,021 98	40 17	14,550 00	.....	26,782 94
Patrons' .....	.....	.....	8,405 04	.....	3,804 26	.....	9,209 30
Patrons'	778 01	354 80	3,669 40	.....	8,000 00	510 66	9,534 66
Patrons' .....	.....	234 00	4,086 90	.....	8,000 00	1 00	9,008 91
Patrons'	1,067 02	477 00	9,580 45	.....	11,507 80	.....	21,702 28
Patrons'	1,332 04	436 80	15,804 71	.....	2,000 00	.....	19,473 25
Patrons' .....	.....	1,484 00	25,852 25	.....	20,900 00	48 00	48,264 25
Patrons' .....	.....	2,638 00	11,064 74	.....	8,900 00	.....	22,612 74
Patrons'	186 07	.....	558 77	.....	250 00	.....	1,063 84
Patrons' .....	.....	848 00	7,415 94	.....	.....	.....	8,264 94
Patrons'	226 76	134 80	1,849 49	.....	800 00	57 79	2,768 64
Patrons'	1,046 34	363 00	6,182 33	.....	.....	.....	7,591 67
Patrons'	2,129 38	384 00	4,426 95	.....	.....	42 82	6,963 16
Patrons'	191 87	163 75	1,472 15	.....	1,700 00	.....	3,517 77
Patrons'	315 08	180 00	1,723 07	.....	.....	.....	2,118 15
Patrons'	3,043 72	2,145 00	22,026 78	32 04	2,300 00	3 00	26,049 54
Patrons' .....	.....	2,105 00	39,135 72	.....	41,725 00	.....	82,965 72
Patrons'	3,556 60	1,804 00	36,558 58	39 26	27,025 00	.....	68,483 44
Patrons'	972 87	406 80	2,776 51	.....	.....	.....	4,166 88
Patrons'	878 58	400 00	7,960 18	114 80	.....	.....	9,348 56
Patrons' .....	.....	2,180 00	16,658 77	.....	10,571 72	.....	29,380 49
Patrons'	904 45	549 00	12,486 56	.....	6,800 00	.....	19,940 01
Patrons'	529 28	320 00	5,441 86	32 24	2,000 00	18 04	8,541 44
Patrons'	162 40	69 00	.....	40 33	.....	118 25	249 65
Patrons'	583 97	271 00	6,268 42	.....	.....	94 69	7,217 31
Total	\$71,227 47	\$46,248 87	\$499,317 17	\$959 51	\$382,421 96	\$3,721 42	\$1,203,896 99

TABLE F
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the DISBURSEMENTS of COUNTY ASSESSMENT Corporations for the year ending
December 31, 1913

CORPORATIONS	Losses paid	Expense of adjustment and settlement of losses	Officers' salaries	Directors' fees	Office expenses, clerk hire, etc.	Commissions	Borrowed money repaid	All other disbursements	Total disbursements
Callicoon Agricultural Mutual Fire Relief Assn. of Sullivan County.....	\$2,035 25	\$28,45	\$900 00	\$152 64	.....	\$271 25	\$1,433 80	\$28 85	\$3,797 80
Cattaraugus County Co-op. Farmers' Fire Relief Assn.	23,991 83	165 59	43 18	97 50	\$70 23	1,125 96	24,393 26	186 95	\$0,991 06
Cattaraugus County Patrons' Fire Relief Assn. ....	.....	.....	10 00	126 70	91 84	115 16	.....	9 83	337 51
Cayuga County Farmers' Ins. Co.	5,318 40	93 61	135 22	11 43	599 47	565 02	5,094 90	148 18	11,933 28
Cayuga County Patrons' Fire Relief Assn.	924 59	10 00	.....	.....	.....	127 00	538 30	54 77	1,791 26
.....	10,407 20	136 75	637 03	96 05	15 00	579 00	.....	294 38	12,066 28
.....	22,868 88	405 67	1,040 00	265 43	169 91	1,597 12	16,357 00	300 30	42,994 81
.....	7,917 00	82 76	450 00	208 22	.....	.....	5,278 00	327 87	14,350 86
.....	8,020 05	117 10	542 50	848 03	47 88	835 00	9,047 54	323 74	19,731 84
.....	14,289 79	.....	896 00	267 82	.....	323 76	6,639 12	233 19	23,168 28
.....	35 50	.....	181 00	20 70	119 65	502 98	213 88	246 80	1,330 16
.....	24,839 30	.....	775 00	3,307 80	.....	.....	.....	780 84	29,903 84
.....	11,542 17	.....	2,528 04	.....	551 25	.....	4,138 80	1,084 71	20,439 97
Otsego County Co-op.	2,666 07	28 50	845 30	73 00	51 40	265 00	1,494 97	123 90	5,038 14
.....	5,297 06	180 76	903 86	459 16	12 50	756 00	2,626 50	361 79	10,898 68
.....	783 00	17 00	625 96	525 75	80 48	153 50	.....	991 44	3,177 14
.....	1,818 40	40 00	.....	277 00	.....	235 07	4,530 00	55 00	8,965 47
.....	16,537 97	105 10	565 56	207 43	.....	393 00	14,998 09	153 20	33,901 84
.....	4,630 28	.....	378 72	.....	.....	.....	172 00	117 30	5,298 30
.....	31,832 55	180 21	712 76	296 65	.....	653 00	16,664 06	391 28	50,733 46
.....	830 00	2 50	75 04	107 50	110 30	218 89	.....	36 17	1,180 40
.....	10,836 34	128 30	976 00	186 00	21 52	1,085 26	2,063 87	413 34	15,649 63
.....	34,358 66	850 20	1,250 00	469 82	804 42	3,708 41	17,697 91	700 23	59,925 43
.....	8,382 43	1,407 96	645 00	118 33	257 21	966 33	7,407 00	535 36	19,719 64
.....	4,001 00	86 50	375 00	4 86	850 47	1,035 00	104 94	6,429 76

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Farmers' Fire and Lightning Ins. Co. of Oneida County.....	11,943 181	143 001	740 171	53 011	4 501	1,105 351	301 501	204 001	14,557 31
Farmers' Mut. Indemnity Assn. of Cayuga County.....	2,061 941	203 281	.....	525 651	216 871	553 671	2,702 011	192 251	6,876 72
Farmers' Mut. Ins. Co. of Orleans and Niagara Counties.....	18,334 65	400 031	1,534 531	1,118 161	330 301	450 001	25,943 851	537 281	48,638 86
Farmers' Release Mut. Ins. Co. of Chemung, Schuylcr and Yates Counties.....	39,008 211	459 171	1,900 001	494 581	142 731	1,362 001	21,512 881	770 371	65,880 32
Fire Relief Assn. of Oswego County.....	13,468 241	273 001	450 001	158 821	235 151	1,287 001	.....	81 531	16,951 75
.....	9,097 111	120 001	550 001	257 671	9 381	1,191 001	.....	177 541	11,409 70
.....	24,072 211	172 991	800 001	644 301	24 001	770 001	622 871	399 711	27,508 08
.....	12,956 501	21 241	800 001	128 131	12 001	639 041	6,498 501	878 201	21,083 61
.....	6,595 511	34 001	185 601	234 901	34 641	579 821	7,263 181	99 491	15,027 12
.....	17,986 731	273 971	3,100 001	1,137 001	.....	1,412 001	.....	704 451	24,612 15
.....	4,996 721	93 961	890 321	.....	60 001	1,369 901	5,973 311	215 491	12,867 71
.....	24,442 051	123 331	400 001	147 051	.....	747 001	.....	662 431	26,551 56
.....	4,975 001	.....	175 001	420 561	.....	.....	2,617 231	64 501	9,242 29
.....	6,190 611	96 501	926 191	404 911	42 501	478 621	.....	186 111	7,527 83
.....	3,944 101	.....	400 001	.....	66 481	234 001	4,090 001	180 311	9,929 80
.....	11,420 731	113 701	861 001	769 001	180 701	505 591	8,206 961	213 441	23,241 12
.....	14,026 821	171 981	500 001	395 011	18 361	623 501	3,641 001	248 201	19,024 97
.....	19,816 471	317 411	1,006 041	202 041	.....	2,239 521	21,347 501	692 001	45,572 98
.....	7,880 201	78 491	2,000 001	36 001	389 411	1,978 501	9,119 781	374 611	21,856 99
.....	531 001	25 361	96 251	128 471	.....	.....	262 001	79 761	1,053 84
.....	6,622 801	160 001	460 001	898 701	79 151	.....	.....	83 001	8,304 85
.....	2,358 641	.....	125 001	83 141	.....	134 801	.....	20 151	2,721 53
.....	4,895 241	56 411	902 951	.....	.....	363 001	.....	253 681	6,470 38
.....	3,350 131	117 201	748 101	.....	22 101	728 001	.....	265 451	5,230 99
.....	1,781 151	24 001	60 001	26 901	.....	153 751	731 661	105 401	2,872 86
.....	853 851	.....	37 681	60 871	.....	180 001	963 471	51 791	2,147 66
.....	18,490 501	361 221	1,200 001	329 861	500 161	2,145 001	12,902 501	791 791	26,091 08
.....	39,245 871	797 041	1,429 401	.....	1,750 001	2,105 001	35,813 891	830 001	82,971 29
.....	36,657 701	910 911	1,560 371	1,035 791	22 961	1,304 001	25,034 381	666 361	66,213 46
.....	1,245 001	52 501	369 461	64 031	97 381	406 501	1,774 971	92 421	4,093 25
.....	10,117 541	.....	1,200 001	124 451	.....	.....	.....	147 951	11,589 94
.....	13,506 921	240 001	1,700 001	495 831	60 001	2,150 001	11,059 731	180 001	20,832 43
.....	13,924 171	268 071	435 051	9 621	48 961	1,001 221	2,191 431	259 511	16,138 02
.....	5,458 331	42 001	668 411	491 871	.....	320 001	2,040 001	128 421	9,173 53
.....	30 001	.....	100 001	.....	.....	69 001	264 501	17 241	470 74
.....	5,904 991	16 801	1,062 591	44 851	36 001	.....	.....	165 781	7,323 01
Total.....	\$672,121 181	\$10,287 611	\$43,374 271	\$19,070 061	\$7,417 501	\$44,612 011	\$367,675 071	\$19,416 501	\$1,173,974 201

TABLE G

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the number of policies and amount of insurance in force on December 31, 1912, written and terminated during 1913 and in force on December 31, 1913, of COUNTY ASSESSMENT CORPORATIONS

CORPORATIONS	In Force December 31, 1912		Written or Re- newed in 1913		Deduct Expirations and Cancellations		In Force December 31, 1913	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Calhoun Agr. M. Co.	441	\$784,085	135	\$243,830	140	\$280,190	436	\$747,835
Cattaraugus Co.	2,868	5,338,900	915	1,818,100	969	1,648,100	2,812	5,508,900
Cattaraugus Co.	265	231,726	108	82,717	118	105,183	248	209,260
Cattaraugus Co.	1,153	2,117,310	470	908,166	378	688,010	1,245	2,338,466
Cattaraugus Co.	451	735,570	127	216,330	79	128,390	499	823,510
Cattaraugus Co.	2,100	3,800,934	579	1,049,061	556	903,145	2,123	3,946,850
Cattaraugus Co.	4,216	8,817,155	1,027	1,849,085	982	1,641,386	4,261	7,124,805
Cattaraugus Co.	1,016	2,410,359	228	568,375	280	604,348	954	2,374,388
Cattaraugus Co.	2,863	4,835,165	801	1,501,406	633	1,096,830	2,761	5,239,750
Cattaraugus Co.	2,342	5,013,429	615	1,359,394	577	1,171,119	2,380	5,201,704
Co-op. Ins. Co.	801	1,031,120	324	402,917	342	436,350	783	997,687
Co-op. Ins. Co.	6,127	11,168,802	1,477	3,414,500	1,288	2,737,167	5,316	11,846,135
Co-op. Ins. Co.	3,247	6,400,805	700	1,510,273	550	960,845	3,397	6,950,034
Co-op. Ins. Co.	944	1,436,030	254	414,715	228	327,380	970	1,523,385
Co-op. Ins. Co.	2,151	4,322,900	756	1,503,535	746	1,476,206	2,164	4,351,230
Co-op. Ins. Co.	1,239	1,715,500	346	755,510	50	90,005	296	655,845
Co-op. Ins. Co.	1,510	3,597,305	260	455,480	630	671,400	800	1,800,500
Co-op. Ins. Co.	862	1,482,925	307	502,890	348	910,128	1,554	3,696,897
Co-op. Ins. Co.	2,863	7,108,260	653	1,636,795	329	502,890	840	1,452,925
Co-op. Ins. Co.	431	497,753	127	156,782	702	1,806,555	2,813	6,938,500
Co-op. Ins. Co.	2,499	4,713,646	521	1,094,305	145	166,190	413	488,345
Co-op. Ins. Co.	7,883	17,662,830	1,766	1,754,370	564	1,019,615	2,456	4,778,235
Co-op. Ins. Co.	2,020	3,272,200	548	1,413,130	1,584	841,825	8,088	18,575,383
Co-op. Ins. Co.	1,430	2,067,120	413	557,340	711	1,068,828	2,157	3,616,503
Co-op. Ins. Co.					360	488,333	1,483	2,156,137

Calhoun Agr. M. Co.
Cattaraugus Co.
Cattaraugus Co.
Cattaraugus Co.
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Cattaraugus Co.

Co-op. Ins. Co.
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Co-op. Ins. Co.
Co-op. Ins. Co.

County	2,337	5,430,489	504	1,309,100	635	1,293,800	2,406	5,495,909
County	1,900	3,620,247	518	1,176,048	576	1,216,534	1,842	3,579,791
County	5,813	11,776,559	1,246	483,222	1,044	110,343	5,515	12,148,438
County	7,426	11,688,239	1,905	2,839,810	1,543	2,159,136	7,743	12,368,913
County	3,176	6,216,340	1,237	2,399,030	1,189	2,213,310	3,394	6,402,063
County	3,823	9,500,004	794	2,405,210	837	2,164,890	3,780	9,740,324
County	3,439	7,908,538	764	1,744,187	972	1,735,072	3,231	7,017,652
County	2,278	5,544,815	567	1,369,151	517	1,030,314	2,323	6,183,652
County	1,569	2,938,805	449	842,005	453	773,803	1,663	3,007,109
County	7,196	16,265,534	1,412	3,464,703	1,383	3,064,082	7,255	16,666,157
County	2,277	4,951,458	549	1,270,875	594	1,272,610	2,232	4,859,733
County	3,568	8,780,309	747	1,834,675	763	1,786,007	3,553	8,885,977
County	512	1,177,821	141	384,676	97	201,597	556	1,360,803
County	1,335	2,514,025	263	361,850	263	340,090	1,390	2,835,785
County	897	2,315,354	234	625,699	277	494,150	854	2,446,903
County	2,277	2,918,490	503	719,572	445	687,237	2,335	2,960,325
County	1,421	4,423,840	374	1,232,606	306	914,660	1,459	4,741,785
County	4,815	10,440,227	1,025	2,025,355	1,431	2,271,760	4,419	10,193,822
County	3,406	5,160,350	1,466	2,230,550	1,671	2,223,600	3,301	5,067,300
County	231	409,346	175	310,150	.....	.....	406	719,495
County	1,970	4,260,000	566	1,370,520	546	1,212,630	1,960	4,417,920
County	418	890,129	107	236,760	93	154,275	432	963,614
County	1,662	4,039,531	363	909,920	357	731,565	1,698	4,227,896
County	1,500	4,455,556	364	1,131,181	388	1,038,996	1,478	4,527,742
County	530	734,536	123	196,150	81	114,900	572	818,456
County	436	524,900	145	181,963	175	210,963	406	466,902
County	5,498	7,965,035	1,430	2,063,000	1,168	1,554,085	5,760	8,473,950
County	5,909	11,268,861	2,105	4,117,390	2,103	3,820,618	5,911	11,545,633
County	5,301	12,442,155	1,304	3,428,850	1,282	3,182,999	5,323	12,686,006
County	1,023	1,514,237	268	380,335	244	431,643	1,037	1,483,819
County	1,707	3,899,294	400	945,900	410	857,570	1,697	3,968,634
County	4,446	7,640,266	1,163	1,977,612	1,251	2,022,580	4,343	7,615,290
County	2,802	4,515,357	549	922,697	591	821,137	2,780	4,615,917
County	1,755	2,543,737	368	783,360	278	546,284	1,645	3,780,798
County	1,192	459,765	69	167,749	83	207,076	178	420,425
County	1,008	3,145,373	271	551,688	291	545,973	1,583	3,182,086
Total	146,738	\$393,363,123	38,610	\$74,622,832	37,442	\$65,194,774	147,912	\$302,311,171

TABLE H

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

Showing the nature of the Assets and Liabilities of the TOWN ASSESSMENT Corporations for the year ending December 31, 1913, also amount of insurance in force on December 31, 1912, written and terminated during 1913 and in force on December 31, 1913

CORPORATIONS	Assets		LIABILITIES			Insurance in Force			
	Cash in office and in banks	Total assets	Unpaid losses and claims	Other liabilities	Total liabilities	Insurance in force Dec. 31, 1912	Written or renewed in 1913	Deduct expirations and cancellations	Insurance in force Dec. 31, 1913
1 Ins. Assn.	\$4,532 91	\$4,532 91	.....	.....	.....	\$2,092,405	\$406,600	\$370,972	\$2,128,043
1 of Argyle	401 66	401 66	.....	.....	.....	671 850	291,350	282,765	690,445
Ashford Mutual Fire Ins. Co.	40 54	40 54	.....	.....	.....	746,839	148,040	144,457	760,223
Belltown Co-operative Ins. Assn.	664 92	664 92	.....	\$4,000 00	\$4,000 00	2,574,851	618,700	458,730	2,734,821
Bethlehem Mutual Ins. Assn.	140 06	140 06	.....	.....	.....	379,117	92,225	97,362	373,960
Bovina Co-operative Fire Ins. Co.	856 42	856 42	.....	.....	.....	1,400,140	808,500	784,480	1,424,160
Brunswick Insurance Co.	245 67	245 67	.....	.....	.....	590,388	135,490	125,699	600,179
Butternuts Town Co-operative Fire Ins. Co.	807 12	807 12	.....	.....	.....	543,931	98,484	104,110	538,305
Cambridge Co-operative Fire Ins. Co.	27 68	27 68	\$1,700	206 23	1,906 23	736,605	161,960	122,817	775,745
Canaan Mutual Fire Ins. Co.	187 21	187 21	.....	.....	.....	533,230	240,215	213,047	560,398
Caroline Farmers Fire Ins. Co.	27 93	27 93	.....	.....	.....	67,270	8,490	11,580	64,180
Charlton Fire Ins. Co.	359 65	359 65	.....	500 00	500 00	578,710	121,060	119,786	579,985
Claverack Town Fire Ins. Co.	73 31	73 31	5 93	.....	5 93	389,700	106,525	97,145	399,080
Clifton Park and Halfmoon Mutual Fire Ins. Assn.	45 75	45 75	.....	100 00	100 00	850,472	172,120	160,457	862,135
Coeymans Mutual Insurance Co.	194 83	194 83	.....	.....	.....	797,194	209,805	200,195	806,804
Colonius Mutual Insurance Assn.	136 18	136 18	.....	.....	.....	502,955	65,725	101,530	498,150
Co-op. Fire Ins. Co. of the town of Granville	68 90	68 90	200 00	.....	200 00	576,443	124,110	153,738	546,765
Co-operative Fire Ins. Co. of the town of Hartford.	86 54	86 54	.....	.....	.....	584,326	204,835	199,776	689,385
Crown Point Town Fire Insurance Co.	56 16	56 16	.....	.....	.....	466,063	84,270	100,938	440,375
	474 83	474 63	.....	.....	.....	238,355	116,005	92,534	261,825

Danby Co-operative Fire Ins. Co.	212 72	212 72	94 80	322,888	45,200	122,735	245,413
Davenport Co-operative Fire Ins. Co.	32 13	32 13	100 00	273,150	112,750	81,125	304,775
Delhi Insurance Co.	931 96	931 96	100 00	733,557	302,725	178,637	757,955
Dryden and Groton Co-operative Fire Ins. Co.	17 37	17 37	22 00	3,245,700	618,970	348,815	3,516,945
Easton Mutual Fire Ins. Co.	17 37	17 37	22 00	904,103	236,725	222,349	908,479
Farmers' and Gardeners' Fire Ins. Co., Limited, Lg.	1,765 33	1,765 33	474 00	2,455,518	987,211	837,645	3,555,094
Farmers' Fire Ins. Co.	415 20	415 20	100 00	631,357	130,495	111,122	700,780
Farmers' Fire Ins. Co.	455 20	455 20	100 00	1,500,975	301,050	302,425	1,499,600
Farmers' Fire Ins. Co.	741 61	741 61	2,275 00	874,961	250,214	308,855	786,510
Farmers' Fire Ins. Co.	320 38	320 38	300 38	633,377	154,414	154,431	633,310
Farmers' Fire Ins. Co.	56 98	56 98	100 00	241,335	50,630	55,835	245,130
Farmers' Fire Ins. Co.	108 72	108 72	100 00	378,880	161,645	143,145	387,370
Farmers' Fire Ins. Co.	64 25	64 25	607 50	1,046,814	332,500	237,763	1,090,551
Farmers' Fire Ins. Co.	193 13	193 13	100 00	130,202	30,500	33,500	127,202
Farmers' Fire Ins. Co.	210 11	210 11	100 00	616,025	121,030	126,725	612,330
Farmers' Town Mutual Ins. Co. of Red Hook.	164 00	164 00	100 00	314,630	147,825	124,900	337,655
Farmers' Town Mutual Ins. Co. of Rhinebeck.	545 07	545 07	100 00	328,330	125,755	139,430	312,685
Franklin Fire Insurance Co.	233 21	233 21	100 00	836,150	206,590	213,675	892,065
Galway Fire Insurance Co.	253 11	253 11	403 52	300,730	103,700	106,020	388,410
German Mutual Fire Ins. Assn. of Wellesville	102 64	102 64	100 00	242,600	26,625	16,375	260,950
Fire Ins. Co.	4,420 78	4,420 78	100 00	2,461,500	2,408,225	2,533,710	2,421,075
Fire Ins. Co.	253 23	253 23	100 00	663,619	121,108	109,486	705,243
Fire Ins. Co.	141 99	141 99	100 00	628,855	143,413	140,268	630,000
Fire Ins. Co.	99 70	99 70	152 03	666,660	136,095	127,170	674,576
Fire Ins. Co.	912 06	912 06	1,450 00	979,286	215,935	157,445	1,007,765
Fire Ins. Co.	184 89	184 89	100 00	607,888	163,875	151,158	610,105
Fire Ins. Co.	43 45	43 45	38 83	474,286	101,675	96,560	479,400
Fire Ins. Co.	33 89	33 89	130 00	647,185	138,800	177,065	655,920
Fire Ins. Co.	184 63	184 63	100 00	726,155	76,265	59,233	743,135
Fire Ins. Co.	90 52	90 52	92 76	643,566	95,765	111,045	445,300
Fire Ins. Co.	109 11	109 11	100 00	424,000	185,400	113,133	625,133
Fire Ins. Co.	15 96	15 96	208 25	672,890	418,100	158,580	450,820
Fire Ins. Co.	90 25	90 25	100 00	587,117	167,621	316,765	975,225
Fire Ins. Co.	11 77	11 77	100 00	279,360	61,302	118,938	635,630
Fire Ins. Co.	59 59	59 59	205 00	798,785	254,795	67,750	272,902
Fire Ins. Co.	2 11	2 11	2,138 99	1,932,423	836,800	170,725	882,855
Fire Ins. Co.	707 65	707 65	3,363 75	1,419,915	59,680	195,480	2,094,115
Fire Ins. Co.	1,661 06	1,661 06	1,700 00	1,233,215	192,010	328,575	1,096,660
Fire Ins. Co.	217 01	217 01	1,700 00	1,178,558	235,236	287,504	1,146,290

TABLE H — (Concluded)

CORPORATIONS	ASSETS		LIABILITIES			INSURANCE IN FORCE			
	Cash in office and in banks	Total assets	Unpaid losses and claims	Other liabilities	Total liabilities	Insurance in force Dec. 31, 1913	Written or renewed in 1913	Deduct expirations and cancellations	Insurance in force Dec. 31, 1913
Overuago Co-operative Fire Ins. Co.	\$119 05	\$119 05	.....	\$30 32	\$30 32	\$254,460	\$34,845	\$31,740	\$257,366
Pittsford Co-operative Fire Ins. Co.	143 26	143 26	.....	.....	.....	692,956	148,080	128,175	712,860
Putnam Town Fire Ins. Co.	48 50	48 50	.....	.....	.....	156,587	55,637	49,479	162,725
Salem Mutual Fire Ins. Co.	70	70	.....	.....	.....	545,175	117,775	97,375	553,575
Schaghticoke Mutual Fire Ins. Co.	118 43	118 43	.....	.....	.....	312,502	58,245	97,667	273,080
..... Ins. Co.	.....	.....	\$3,332 75	2,820 00	6,062 75	1,965,220	603,080	563,402	2,024,878
.....	234 35	234 35	.....	164 55	164 55	464,985	154,000	137,500	481,485
.....	239 56	239 56	.....	1,261 25	1,261 25	855,000	150,835	195,780	810,075
.....	648 70	648 70	.....	.....	.....	264,775	102,915	120,375	267,315
.....	.....	.....	.....	.....	.....	1,225,710	459,800	392,370	1,293,140
Walton Co-operative Fire Ins. Co.	47 11	47 11	.....	100 00	100 00	916,408	249,791	213,755	942,444
White Creek Fire Ins. Co.	101 67	101 67	.....	.....	.....	345,336	54,745	45,525	353,556
Wilkes Mutual Fire Ins. Co.	130 04	130 04	.....	.....	.....	122,365	22,790	16,740	128,415
Total	\$26,610 35	\$26,610 35	\$16,033 10	\$14,648 03	\$30,681 13	\$59,600,160	\$17,115,130	\$16,237,029	\$59,478,251

TABLE I
CO-OPERATIVE FIRE INSURANCE CORPORATIONS
Showing the nature of the INCOME of TOWN ASSESSMENT Corporations for the year ending December 31, 1913

CORPORATIONS	Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total income
Amberst and Clarence Co-op. Ins. Assn.	\$127 98	\$62 00	\$2,126 72	\$126 98	.....	.....	\$2,432 68
Andes Mutual Fire Ins. Co.	.....	\$15 83	\$,906 80	.....	\$600 00	.....	4,861 83
Argyle Co-op. Fire Ins. Co. of town of Argyle	.....	182 00	.....	.....	.....	\$63 53	215 83
Ashford Mutual Fire Ins. Co.	1,447 87	102 50	8,038 06	.....	7,800 00	12 30	17,701 43
Baldwin Co-op. Ins. Assn.	.....	74 00	.....	.....	.....	.....	74 00
Berkshire Mutual Ins. Assn.	1,318 26	\$77 50	5,063 17	.....	.....	.....	7,458 96
.....	.....	74 40	1,359 26	.....	.....	.....	1,463 66
.....	98 48	78 00	1,330 19	.....	.....	.....	1,496 67
Co.	.....	156 00	1,951 02	.....	276 00	.....	2,382 02
.....	.....	106 00	1,059 29	4 00	400 00	.....	1,571 29
Clarence Mutual Fire Ins. Co.	8 48	18 00	.....	.....	.....	.....	26 48
.....	253 07	90 96	142 61	.....	500 00	.....	894 64
.....	.....	121 56	1,422 42	.....	.....	.....	1,643 98
Fire Ins. Assn.	.....	196 00	18 87	.....	100 00	5 10	318 87
.....	.....	272 00	1,535 48	.....	1,300 00	.....	3,007 48
Gearys Mutual Ins. Co.	.....	25 87	1,769 37	.....	.....	.....	1,795 24
Colonie Mutual Ins. Assn.	.....	136 00	2,307 09	.....	.....	18 30	2,461 39
Co-operative Fire Ins. Co. of the town of Granville	.....	178 00	1,154 82	.....	.....	32 05	1,364 87
Co-operative Fire Ins. Co. of the town of Hartford	.....	120 00	1,381 26	.....	.....	8 00	1,509 26
Crown Point Town Fire Ins. Co.	285 06	121 55	.....	.....	.....	21 00	427 60
Franklin Corporation Fire Ins. Co.	.....	92 16	881 87	.....	300 00	.....	1,263 73
Co.	77	101 49	.....	.....	.....	.....	102 26
Fire Ins. Co.	1,092 25	178 70	5,245 83	.....	1,365 00	24 00	8,098 08
.....	.....	365 00	19 83	.....	.....	.....	219 83
.....	.....	200 00	.....	.....	.....	.....	.....

TABLE I -- (Concluded)

CORPORATIONS		Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total income
Farmers' Co-op. Fire Ins. Assn. of towns of Clay, Camillus, Lyndauer and Van Buren		\$1,733 93	\$355 00	\$3,432 96	\$15 12		\$6 00	\$6,746 89
Farmers' Fire Relief Assn. of Pompey and Faluya			140 00					155 12
Farmers' Insurance Co. of the town of Marletta			121 00	1,471 23				1,592 23
Farmers' Insurance Co. of the town of Palestine			63 00	4,450 90			64 89	4,578 79
Farmers' Mutual Fire Ins. Assn. of town of Catskill			92 50	771 94	11 10		69 43	945 17
Farmers' Mutual			46 00					46 00
Farmers' Mutual			199 00	1,135 76	25		8 89	1,235 01
Farmers' Mutual		316 85	252 50	6,731 16		32,160 00	70 13	8,520 64
Farmers' Town Co.		30 60	8 00	649 00				678 60
Farmers' Town Co.		134 53	90 00	4,001 01		4,000 00	2 57	8,218 11
Farmers' Town Mutual Ins. Co. of Red Hook		145 04	87 00	676 41				908 45
Farmers' Town Mutual Ins. Co. of Rhinebeck		138 01	22 50		17 15			177 66
Franklin Fire Ins. Co.		120 80	112 00	400 25		100 00		733 15
Galway Fire Ins. Co.			96 00	970 22			6 25	1,072 47
German Mutual Fire Ins. Assn. of Welleville		16 11		2,068 46	4 51		2 17	2,091 25
German Mutual Ins. Co. of Wayland		6 088 79		2,492 11	18 25			8,599 15
German Town and Clermont Co-operative Fire Ins. Co.			94 50	1,421 57		300 00		1,816 07
Ghent Mutual Fire Ins. Co.				1,664 16		125 00		1,789 16
Greenwich Town Fire Ins. Co.			185 00			150 00	21	335 21
Guiderland Mutual Ins. Assn.		108 25	254 00	3,204 45		1,400 00		4,966 70
Hamden Mutual Ins. Co.			80 00	603 78				683 78
Hartwick Town Ins. Co.			128 00	6 19			38 82	173 01
Hebron Co-operative Fire Ins. Co.			202 00			130 00	1 93	333 93
Hopkirk Co-operative Fire Ins. Co.			60 00	1,498 66			51 44	1,610 10
Jacobus Fire Ins. Co.			96 00	1,108 88	3 26			1,208 14
Kinderhook and Stuyvesant Mutual Ins. Co.		96 12	27 00					123 12
Knox Mutual Ins. Co.			166 50	1,077 87				1,244 37
Kortright Mutual Fire Ins. Assn.		211 85	88 50	2,172 33		375 00		2,847 68
Livingston Town Ins. Co.		260 40	16 00			100 00		376 40
Males Fire Ins. Co.		30 23	57 00	829 34				916 57

Farmers' Co-op. Fire Ins. Assn. of Towns of Clay, Camilla, Lyndsey and Van Buren	8,573 26	37 50	400 00	640 00	100 00	844 50	.....	267 43	8,501 98
Farmers' Fire Relief Association of Pompey and Pelham	42 00	4 00	20 00	10 00	50 13	70 00	.....	3 98	200 13
Farmers' Ins. Co. of the Town of Minden	2,021 42	74 00	.....	16 00	.....	121 00	.....	45 03	2,377 46
Farmers' Ins. Co. of the Town of Pelham	1,641 13	.....	65 30	52 00	.....	.....	.....	9 59	4,314 47
Farmers' Mutual Fire Ins. Assn. of the Town of Catkill	77 92	6 00	25 00	100 00	.....	101 58	.....	42 94	765 44
Farmers' Mut.	118 00	10 00	.....	.....	.....	36 00	.....	14 00	178 00
Farmers' Mut.	1,064 50	.....	.....	.....	.....	140 25	.....	16 79	1,234 84
Farmers' Mut.	6,243 00	70 50	.....	45 85	.....	230 50	.....	87 38	8,902 31
Farmers' Town	606 77	6 50	.....	.....	.....	16 00	.....	6 00	635 27
Farmers' Town	4,428 00	.....	164 95	10 00	.....	.....	.....	29 89	8,895 34
Farmers' Town Mutual Ins. Co. of Red Hook	786 00	26 50	101 50	10 50	.....	.....	.....	36 12	959 02
Farmers' Town Mutual Ins. Co. of Rhinebeck	.....	.....	36 00	16 00	.....	.....	.....	5 90	57 89
Franklin Fire Ins. Co.	324 00	8 00	55 18	112 00	6 25	.....	.....	14 49	624 87
Galway Fire Ins. Co.	646 48	.....	64 00	.....	.....	.....	.....	18 42	824 30
German Mutual Fire Ins. Assn. of Wellsville	2,065 75	3 00	45 15	1 00	13 25	.....	.....	12 37	2,143 53
.....	5,303 16	23 00	.....	716 04	35 55	.....	.....	66 31	6,241 06
.....	1,078 00	138 00	.....	235 19	15 00	126 00	.....	32 00	1,937 69
.....	1,470 00	19 00	12 00	.....	3 00	.....	.....	40 39	1,674 06
.....	75 00	.....	.....	35 00	.....	93 00	.....	32 78	289 78
.....	4,808 06	28 00	96 25	80 00	98 40	258 75	.....	40 90	5,406 38
.....
.....	723 76	.....	53 00	40 00	.....	.....	.....	34 80	850 56
.....	35 00	3 00	.....	.....	.....	121 60	.....	17 04	176 64
.....	236 00	2 00	.....	.....	.....	101 00	.....	39 70	359 70
.....	1,481 75	.....	56 94	23 00	.....	30 00	.....	10 32	1,601 01
.....	1,175 00	.....	73 00	.....	10 00	.....	.....	38 14	1,290 14
.....
.....	.....	.....	114 50	54 00	.....	27 00	.....	20 66	216 16
.....	1,060 00	.....	.....	.....	6 00	111 00	.....	24 50	1,190 50
.....	2,871 65	27 10	.....	.....	.....	88 50	.....	20 57	2,896 10
.....	163 90	.....	.....	30 00	.....	110 00	.....	35 40	444 89
.....	820 00	16 59	25 00	12 00	.....	57 00	.....	10 00	940 59
.....
.....	55 00	8 00	.....	32 00	.....	157 50	.....	10 50	258 00
.....	6,436 97	.....	223 00	468 92	.....	.....	.....	214 43	7,757 45
.....	4,321 60	.....	300 00	101 50	7 00	263 50	.....	91 50	4,890 10
.....	8,878 81	70 00	.....	.....	.....	707 10	.....	89 01	10,658 42
.....	832 00	26 98	342 37	32 50	50	.....	.....	7 70	1,143 06
.....
.....	.....	6 00	63 50	.....	.....	43 00	.....	4 36	72 32
.....	830 48	.....	.....	.....	4 25	73 00	.....	35 80	1,268 03
.....	450 00	6 00	.....	.....	.....	34 00	.....	25 85	615 85
.....	6,276 82	45 00	.....	.....	.....	101 55	.....	27 51	6,450 88
.....	1,025 00	.....	16 00	.....	.....	29 00	.....	14 32	1,083 32

TABLE J — (Concluded)

CORPORATIONS	Losses paid	Expense of adjustment and settlement of losses	Officers' salaries and fees	Directors' fees	Office expenses, clerk hire, etc.	Commissions	Borrowed money repaid	Legal expenses	All other disbursements	Total disbursements
Sharon Seward and Carlisle Co-op. Ins. Co.....	\$4,062 62	.....	\$350 00	\$237 00	.....	\$447 99	\$2,077 70	.....	\$78 65	\$7,253 96
Springfield Co-op. Ins. Co.....	154 00	\$4 00	67 22	41 50	.....	10 00	.....	.....	19 82	296 54
Stamford Insurance Co.....	4,308 06	.....	90 00	180 00	\$24 00	63 50	215 00	.....	11 80	4,892 35
Union Co-op. Fire Ins. Co.....	1,450 00	.....	52 23	.....	.....	.....	.....	.....	7 52	1,509 75
Venice Town Fire Ins. Co.....	914 47	.....	174 25	72 40	.....	.....	726 54	.....	34 35	1,922 01
Walton Co-op. Fire Ins. Co.....	715 60	4 00	125 00	169 53	24 00	.....	.....	.....	42 44	1,080 62
White Creek Fire Ins. Co.....	.....	.....	.....	.....	.....	28 00	.....	.....	2 25	25 25
Wilton Mutual Fire Ins. Co.....	.....	.....	15 00	.....	4 75	17 50	.....	.....	8 48	45 73
Total.....	\$134,141 12	\$1,142 78	\$4,423 62	\$5,315 26	\$513 54	\$7,908 19	\$24,604 60	\$126 40	\$3,702 69	\$181,938 20

TABLE K — (Continued)

CORPORATIONS		Location	Commenced business	Officers	
				President	Secretary
ADVANCE PREMIUM CORPORATIONS—(Concluded).					
Olive Co-operative Fire Ins. Assn.....	West Shokan, N. Y.....	May —, 1896	J. V. Merrihow.....	Joseph B. Hill.	
Oneida Co-op. Fire Ins. Assn. of New York	Rome, N. Y.....	Feb. —, 1896	F. E. Bacon.....	E. L. Bouton.	
Osage Mutual Fire Ins. Co.....	Burlington Flata, N. Y.....	Feb. 18, 1897	Silas L. Kelsey.....	Edgar W. Wright.	
Patrons of Husbandry Fire Relief Assn. of Ulster County, N. Y.....	Newburgh, N. Y.....	Feb. 4, 1902	F. W. Vall.....	W. T. Snider.	
Pioneer Co-operative Fire Ins. Co.....	Greenville, N. Y.....	May 14, 1896	John Roe.....	O. C. Stevens.	
.....	New Berlin, N. Y.....	Oct. 9, 1896	Irvine L. Richer.....	Frank E. Holmes.	
.....	.....	July 8, 1896	.....	H. O. Bailey.
.....	.....	Dec. 15, 1897	.....	Oscar S. Nichols.
.....	.....	Oct. 17, 1895	.....	W. D. Colclough.
.....	Ithaca, N. Y.....	Mar. 21, 1887	R. G. H. Speed.....	A. B. Rust.	
Utica Fire Ins. Co. of Oneida County, N. Y.....	Utica, N. Y.....	Nov 18, 1903	W. Henry Sharp.....	H. A. Ackroyd.	
West Seneca Mutual Fire Ins Assn	Gardenville, N. Y.....	April 30, 1894	Victor J. Fischer.....	Charles C. Brown.	
Woodstock Mutual Fire Ins Assn.....	Zena, N. Y.....	May —, 1893	L. N. Harber.....	C. L. Shufelt.	
Wyoming Valley Fire Ins. Co	Warren, N. Y.....	Feb. 24, 1892	A. N. Peckham.....	W. W. Smallwood.	
COUNTY ASSURANCE CORPORATIONS					
Agricultural Ins. Co. of St. Lawrence County, N. Y.....	Canton, N. Y.....	Feb. —, 1892	C. E. Sunderland.....	Abram H. Wiggins.	
Allegany County Farmers' Co-operative Fire Ins. Co.....	Alfred, N. Y.....	April 3, 1887	T. B. Burdick.....	Charles Stillman.	
Auburn Mutual Fire Ins. Co. of Cayuga County	Auburn, N. Y.....	Jan. 31, 1907	Wm. B. Lee.....	W. L. Glanville.	
Broome County Farmers' Fire Relief Assn.....	Niueveh, N. Y.....	April 4, 1887	S. A. Holcomb.....	A. Bryce.	
Broome County Patrons' Fire Relief Assn.....	Binghamton, N. Y.....	June —, 1889	Martin Sherwood.....	E. M. Jaycox.	
Callicoon Agric. Mut. Fire Relief Assn. of Sullivan County.....	North Branch, N. Y.....	Nov. 16, 1878	Edward C. Neiger.....	Wm. J. Gebhardt.	
Cattaraugus County Co-operative Farmers' Fire Relief Assn.....	.....	Sept. 1, 1885	M. S. Randall.....	S. N. Miller.
Cattaraugus County Patrons' Fire Relief Assn. ....	.....	Mar. 15, 1887	H. A. Brooks.....	Chas. C. Mason.
Cayuga County Farmers' Ins. Co.....	Poplar Ridge, N. Y.....	April 3, 1882	John H. Mosher.....	S. L. Depew.	
Cayuga County Patrons' Fire Relief Assn.....	.....	July 29, 1877	Wm. H. Root.....	Elisha Cook.
.....	Syracuse, N. Y.....	Mar. 15, 1901	Myron C. Darrow.....	Irvine J. Chapman.	
.....	Mayville, N. Y.....	Aug. 24, 1877	E. F. Lake.....	Jared Hawes.	
.....	Norwich, N. Y.....	Jan. 17, 1885	P. A. Loomis.....	Harmon A. Walworth.	
.....	Cherry Valley, N. Y.....	—, 1880	H. B. Van Valkenburgh.....	Fred J. Gilday.	
Clinton County New York Patrons' Fire Relief Assn.....	Wadhams, N. Y.....	May 1, 1908	H. C. Bayford.....	E. W. Eggleston.	

County.	Assessors.	Term.	Assessors.	Term.
Albany	Isidor D. Wolf, Geo. K. Curtis, N. P. Webb, W. W. Palmer, Edwin Knickerbocker, W. L. Glanville.	April 10, 1913 Feb. 22, 1892 Jan. 2, 1882 May 28, 1881 Jan. 12, 1898 May 14, 1902	Albany	Isidor D. Wolf, Geo. K. Curtis, N. P. Webb, W. W. Palmer, Edwin Knickerbocker, W. L. Glanville.
Albany	F. M. Frost, J. E. Beckett, J. A. Almy.	July 29, 1879 June 25, 1887 June 11, 1891	Albany	F. M. Frost, J. E. Beckett, J. A. Almy.
Albany	A. D. Gibson, W. F. Pittmore.	Jan. 9, 1855 June 16, 1877	Albany	A. D. Gibson, W. F. Pittmore.
Albany	Alton E. Banks, R. J. Pearson.	Dec. 18, 1877	Albany	Alton E. Banks, R. J. Pearson.
Albany	C. L. Frost, P. A. Welling, O. Mott Lincoln.	June 19, 1877 Mar. 20, 1878 Feb. —, 1878	Albany	C. L. Frost, P. A. Welling, O. Mott Lincoln.
Albany	Alex. Kennedy, Daniel L. Wilkinson, Julius Stolsenburg, Ira Sharp, F. H. Gates.	Aug. 9, 1853 May 2, 1877 May 6, 1896 May 27, 1877 Jan. 30, 1893	Albany	Alex. Kennedy, Daniel L. Wilkinson, Julius Stolsenburg, Ira Sharp, F. H. Gates.
Albany	W. S. Burritt.	May 10, 1877 Dec. 3, 1891 Feb. 26, 1898 July —, 1883 June —, 1894	Albany	W. S. Burritt.
Albany	R. C. Parrish, Wm. Van. Wile, Jacob Blum, Geo. M. Talbot, E. W. Burgo.	July 7, 1877 Mar. —, 1881 May 24, 1886 —, 1913	Albany	R. C. Parrish, Wm. Van. Wile, Jacob Blum, Geo. M. Talbot, E. W. Burgo.
Albany	Elmer Lucas, G. H. Rolfe, F. B. Shipman, Ira D. Tipple.	Sept. 26, 1877 Nov. —, 1890	Albany	Elmer Lucas, G. H. Rolfe, F. B. Shipman, Ira D. Tipple.
Albany	G. H. Carr, Edward B. Smith.	Feb. 13, 1877	Albany	G. H. Carr, Edward B. Smith.
Albany	G. H. Mundy.	Aug. 3, 1889 Oct. 5, 1901	Albany	G. H. Mundy.
Albany	Edward G. Van House, A. J. Sears.	Jan. 1, 1900 April 1, 1878	Albany	Edward G. Van House, A. J. Sears.
Albany	Emmett Lewis, H. B. Carr.		Albany	Emmett Lewis, H. B. Carr.

TABLE K — (Continued)

CORPORATIONS		Location	Commenced business	OFFICERS	
				President	Secretary
COUNTY ASSURANCE CORPORATIONS — (Concluded)					
St. Lawrence Co. Relief Assn.	Ogdensburg, N. Y.	July —, 1888	E. H. Dollar	N. Wells	
Saratoga Co. Farmers' M. F. Ins. Assn.	N. Y.	Feb. 10, 1902	H. A. Rowland	E. B. Dana	
Schoharie Co. R. Assn.	Esperance, N. Y.	Oct. 1, 1859	C. P. Brightman	M. B. Wilbur	
Tioga County Patrons' Fire Ins. Co.	Spencer, N. Y.	Feb. 21, 1878	M. L. Comstock	J. D. C. Miller	
Tompkins, Schuyler and T. Westchester and Putnam Fire Ins. Co.	Newfield, N. Y.	—, 1868	Chas. Baumes	J. P. Van Vechten	
Westmoreland Co-operative Ins. Assn.	Putnam Valley, N. Y.	Oct. 3, 1877	E. G. Ketcham	L. W. Hull	
	Rome, R. D. 2	Feb. 16, 1900	F. W. Carman	J. C. Thompson	
		April 20, 1881	Willis A. Ganong	Wm. M. Barger, Jr.	
			H. H. Tyler	W. H. Storey	
TOWN ASSURANCE CORPORATIONS					
Amherst and Clarence Co-operative Ins. Co.	Swarthville, N. Y.	Sept. 26, 1893	H. A. Seorist	Wm. C. Leing	
Andes Mutual Fire Ins. Co.	Andes, N. Y.	—, 1880	Benj. Carwell	E. J. Gibbin	
Argyle Co-operative Fire Ins. Co. of the Town of Argyle	Argyle, N. Y.	Oct. 6, 1879	Edward A. Stewart	Geo. E. McKnight	
Ashford Mutual Fire Ins. Co.	West Valley, N. Y.	Feb. 27, 1877	Charles Whitbeck		
Ballston Co-operative Ins. Assn.	Ballston Lake, N. Y.	Feb. 24, 1883	Abram Robertson		
	Glenmont, N. Y.	Aug. 2, 1854	Ezek. Finch		
		—, 1878	Geo. M. Bull		
		June 3, 1858	J. Irving Parent		
		—, 1911	B. B. Mesick		
	Cambridge, N. Y.	—, 1857	Silas Hayner		
	Canaan, N. Y.	—, 1878	Stephen Tompkins	A. D. Briggs	
	Slaterville Springs, N. Y.	May 20, 1886	Viseber Lansing	J. A. Ostrom	
	Charlton, N. Y.	Jan. 4, 1859	Harvey Wooddell	G. F. McCotter	
	Claverack, N. Y.	—, 1857	E. B. Norton	Frank Kogbe	
	Roxford, N. Y.	April 27, 1878	Elram T. Simon	W. S. Green	
	Cosmians Hollow, N. Y.	—, 1859			
		April 1, 1880			
		May 17, 1888			
		April 2, 1893			
		Sept. 3, 1898			

Company	Location	Year	President	Secretary
Danby Co-operative Fire Ins. Co.	Danby, N. Y.	1890	F. L. Nourse	J. B. Thacher.
Davenport Co-operative Fire Ins. Co.	Davenport Center, N. Y.	1911	J. K. Van Dusen	J. M. Hebbard.
Delhi Insurance Co.	Delhi, N. Y.	1859	Geo. W. Grant	Jerome I. Goodrich.
Dryden and Groton Co-operative Fire Ins. Co.	Dryden, N. Y.	1890	John G. Cobb	Bradford Snyder.
Easton Mutual Fire Ins. Co.	North Easton, N. Y.	1858	Albert Blooom	L. G. Snell.
Farmers' Co-op. Fire Ins. Assn. of the Town of Clay, Camillus, Lynders and Van Buren	Baldwinsville, N. Y.	1881	F. W. Fanner	Otis M. Bigelow.
Farmers' Fire Relief Assn. of Pompey and Fabius	Delphi Falls, N. Y.	1880	Gilbert B. Wright	Wm H. Savage.
Farmers' Ins. Co. of the Town of Minden	Fort Plain, N. Y.	1891	J. W. Moyer	Isaac Zoller.
Farmers' Ins. Co. of the Town of Palatine	Fort Plain, N. Y.	1854	A. V. Dockstader	Esa Shults.
Farmers' Mutual Fire Ins. Assn. of the Town of Catskill, New York	Catskill, N. Y.	1856	Joseph McGiffert	L. C. Austin.
Farmers Mutual Fire	Fort Edward, N. Y.	1899	U. G. Ellis	J. H. Hopkins.
Farmers Mutual Ins. Co.	Fort Ann, N. Y.	1908	John Sullivan, Jr.	E. B. Washburn.
Farmers Mutual Ins. Co.	Red Hook, N. Y.	1883	Edwin Phillips	Cyrus F. Morehouse.
Farmers' Town Co-op. Ins. Co. of the Town of Hyde Park, Dutchess County, N. Y.	Hyde Park, N. Y.	1895	G. G. Budd	Geo. W. Rymph.
Farmers Town Mutual Ins. Co. of Clinton	Stanfordville, N. Y.	1884	LeGrand Graham	Duane Story.
Farmers Ins. Co. of Red Hook	Red Hook, N. Y.	1879	Henry S. Elding	R. D. Kerley.
Farmers Ins. Co. of Rhinebeck	Rhinebeck, N. Y.	1890	Sept. —	Chas. R. Traver.
Franklin	Franklin, N. Y.	1881	May —	Wm. C. Cole.
Galway	Galway, N. Y.	1853	Feb. 19, 1853	Robert Shaw.
German	Wallville, N. Y.	1902	Aug. 1, 1902	H. F. Dornow.
Hamden Mutual Ins. Co.	Hamden, N. Y.	1873	July 1, 1873	Benjamin Gottschell.
Hartwick Town Ins. Co.	Hartwick Seminary, N. Y.	1886	April 15, 1886	Erastus Coons.
Hebron Co-operative Fire Ins. Co.	West Hebron, N. Y.	1877	June —, 1877	John H. Shults.
Hoodick Co-operative Fire Ins. Co.	Hoodick, N. Y.	1895	Mar. 3, 1895	O. W. Traft.
Jackson Fire Ins. Co.	Jackson, N. Y.	1854	Nov. 27, 1854	J. J. Mann.
Mutual Ins. Co.	Valatie, N. Y.	1891	June 13, 1891	Chas. Sick.
Assn.	Knox, N. Y.	1858	Feb. 6, 1858	Freeman Boies.
Assn.	Kortright, N. Y.	1878	June 6, 1878	John E. Kittle.
Assn.	Livingston, N. Y.	1858	June 6, 1858	Duane M. Hall.
Assn.	Malta, N. Y.	1859	Oct. 3, 1859	Ira Hurst.
Fire Ins. Co.	Treadwell, N. Y.	1892	Jan. —, 1892	Arthur Shaw.
u. Schock and Chatham.	Roxbury, N. Y.	1903	April 3, 1903	Winfield B. Schoonmaker.
Assn.	Nassau, N. Y.	1855	Feb. 25, 1855	John W. McArthur.
Assn.	Nassau, N. Y.	1854	Mar. 4, 1854	S. J. Clum.
Assn.	Voorheesville, N. Y.	1854	Mar. 4, 1854	J. E. Colamer.
Assn.	Voorheesville, N. Y.	1854	Mar. 4, 1854	James G. Scudder.
Assn.	Voorheesville, N. Y.	1854	Mar. 4, 1854	C. F. Morse.
Assn.	Voorheesville, N. Y.	1854	Mar. 4, 1854	Wm T. Finch.
Assn.	Voorheesville, N. Y.	1854	Mar. 4, 1854	M. P. Hotelling.
Assn.	Voorheesville, N. Y.	1854	Mar. 4, 1854	Frank VanAuken.

TABLE K — (Concluded)

CORPORATIONS	Location	Commenced business	OFFICERS	
			President	Secretary
TOWN ASSESSMENT CORPORATIONS—(Concluded)				
Ins. Co.....	Vanbarnesville, N. Y.....	Mar. 8, 1911	.....	.....
Ins. Co.....	.....	—, 1857	.....	.....
Co.....	.....	Aug. 6, 1896	.....	.....
Co.....	.....	April 16, 1839	.....	.....
.....	Schaghticoke, N. Y.....	—, 1857	J. Irving Bauous.....	.....
Loose Thieves and Robbers Ins. Co.....	Schaghticoke, N. Y.....	Jan. 31, 1831	C. H. Larrabee.....	.....
.....	Sharon Center, N. Y.....	Jan. 25, 1831	.....	.....
.....	East Springfield, N. Y.....	June 17, 1896	.....	.....
.....	Stamford, N. Y.....	Jan. 30, 1860	.....	.....
.....	Lake Katrine, N. Y.....	July —, 1895	Jacob Kiedler.....	Frank S. Osterhoudt.
.....	Genoa, N. Y.....	—, 1879	Herbert M. Roe.....	Wm. H. Sharpsteen.
Ins. Co.....	Walton, N. Y.....	Oct. 20, 1898	Geo. S. Tacy.....	.....
.....	Eagle Bridge, N. Y.....	Feb. 1, 1895	John C. Cottrell.....	.....
o.....	Wilton, N. Y.....	April —, 1894	E. J. Smith.....	.....

ADVANCE PREMIUM CORPORATIONS

THE AMSTERDAM FIRE INSURANCE COMPANY OF MONTGOMERY COUNTY

AMSTERDAM, N. Y.

[Organized April, 1899]

JAMES BLOOD, President

L. V. D. ALTER, Secretary

INCOME

Gross premiums written.....	\$11,374 06	
Deduct gross amount paid for return premiums	1,141 40	
Total premiums		\$10,232 66
Profit and loss.....		12 25
Director		650 00
Total Income		\$10,894 91
Ledger Assets December 31, 1912.....		3,778 07
Total		\$14,672 98

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$6,317 70
Commissions and brokerage.....	2,046 70
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	740 00
Rent	83 50
Advertising, printing and stationery.....	149 72
Postage, telegrams, telephone and express.....	115 89
Furniture and fixtures.....	42 13
Expense of adjustment and settlement of losses.....	100 21
Other legal expenses.....	9 00
Inspections and surveys.....	170 60
Interest on borrowed money.....	106 40
Home office	46 77
Expense association	128 33
Montgomery Fire Insurance Company.....	4,616 03
Total Disbursements	\$14,672 98

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1913.....	*	*

*All risks reinsured December 23, 1913. Company ceased business.

BARON STEUBEN CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized September, 1899]

G. M. STODDARD, President

C. E. CHAPMAN, Secretary

INCOME

Gross premiums written.....	\$22,755 84	
Gross assessments levied on policy- holders	62,756 90	
		\$85,512 74
Deduct gross amount paid for return premiums		10,856 85
Total premiums		\$74,655 89
Total Income		\$74,655 89
Ledger Assets December 31, 1912.....		17,939 91
Total		\$92,595 80

DISBURSEMENTS

Gross amount paid policyholders for losses....	\$48,964 07	
Net amount paid policyholders for losses.....		\$48,964 07
Commission and brokerage.....		4,124 11
Salaries, fees and all other charges of officers, directors, trus- tees and home office employees.....		4,925 90
Rent		87 50
Advertising, printing and stationery.....		384 14
Postage, telegrams, telephone and express.....		522 58
Expense of adjustment and settlement of losses, including (\$400) legal expenses connected therewith.....		989 84
Other legal expenses.....		299 74
Inspections and surveys.....		3 25
Interest on borrowed money.....		1,229 69
Uncollectible assessments		2,352 02
Expense of collecting assessments.....		327 55
Miscellaneous expenses		90 66
Total Disbursements		\$64,301 05
Balance		\$28,294 75

LEDGER ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$8,017 06
Deposits in trust companies and banks <i>on interest</i>	10,000 00
Agents' balances representing business written on and after October 1, 1913.....	1,585 21
Agents' balances representing business written prior to October 1, 1913	573 37
Assessments in course of collection.....	8,119 11
Total	\$28,294 75

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$573 37	
Assessments in course of collection over sixty days due	8,119 11	
Total		\$8,692 48
Total Admitted Assets.....		<u>\$19,602 27</u>

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$203 39	
Resisted	4,325 00	
Total unpaid losses		\$4,528 39
Unearned premiums		13,980 00
Inspections		900 00
Total Liabilities		<u>\$19,408 39</u>
Excess of Assets over Liabilities.....		<u>\$193 88</u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	7,057	\$7,791,380
Written or renewed in 1913.....	2,278	2,631,855
Totals	9,335	\$10,423,235
Deduct expirations and cancellations.....	6,277	5,820,741
Net amount in force December 31, 1913.....	<u>3,058</u>	<u>\$4,602,494</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All except those in New York City.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary, agents and inspectors.

By whom are losses adjusted? Treasurer, agents and adjustment bureau.

What was ratio of percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith during year? * 16.

* In calculating the percentage of expense of management the income from both premiums and assessments is used as a basis.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? Yes.

How does corporation arrive at premium rate to be charged on various risks? By comparison with board rates and judgment of agents and secretary.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission. No.

Are officers bonded? Yes. If so, state amount of bond for each secretary-treasurer? \$8,000.

Does corporation require bonds from its agents? Yes. If so, state amount? Various amounts, according to amount of business.

Are all the mortgages held by the corporation first liens on improved real property in this State? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

BUTTERNUT VALLEY MUTUAL FIRE INSURANCE COMPANY

MORRIS, N. Y.

[Organized September, 1904]

GEORGE WHITMAN, President

E. C. MILLER, Secretary

INCOME

Gross premiums written	\$7,657 56	
Deduct gross amount paid for return premiums	642 86	
Total premiums		\$7,014 70
Interest on deposits in banks.....		50 00
Miscellaneous		33 88
Total Income		\$7,098 58
Ledger Assets December 31, 1912.....		7,126 85
Total		\$14,225 43

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$2,079 44	
Commissions and brokerage.....	1,402 74	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	612 72	
Rent and heat.....	65 55	
Advertising, printing and stationery.....	34 00	
Postage, telegrams, telephone and express.....	24 00	
Furniture and fixtures	27 75	
Expense of adjustment and settlement of losses.....	45 20	
Inspections and surveys.....	158 24	
State association	100 79	
Office supplies	39 00	
Total Disbursements		\$4,589 43
Balance		\$9,636 00

LEDGER ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$5,861 77	
Deposits in trust companies and banks <i>on interest</i>	2,000 00	
Agents' balances representing business written on and after October 1, 1913.....	1,521 07	
Agents' balances representing business written prior to October 1, 1913.....	203 16	
Total		\$9,586 00

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	50 00	
Gross Assets		\$9,636 00

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$203 16
Total Admitted Assets.....	\$9,432 84

LIABILITIES

Unearned premiums	\$4,210 92
Excess of Assets over Liabilities.....	\$5,221 92

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,443	\$1,094,872
Written or renewed in 1913.....	908	677,517
Totals	2,351	\$1,772,389
Deduct expirations and cancellations.....	950	632,960
Net amount in force December 31, 1913.....	1,401	\$1,139,429

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-five.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary and inspectors.

By whom are losses adjusted? Secretary and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 32.9 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? 80 per cent. of board rate.

What officer or officers make such rates? Underwriting association.

What officer or officers pass on character of risks? Secretary and president.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE CATSKILL MOUNTAIN FIRE INSURANCE COMPANY OF GREENE COUNTY

GREENVILLE, N. Y.

[Organized November, 1902]

EDGAR ROE, President

O. C. STEVENS, Secretary

INCOME

Gross premiums written	\$10,586 16	
Deduct gross amount paid for return premiums	349 30	
Total premiums		\$9,736 86
Interest on:		
Deposits in banks	\$211 11	
Bonds	310 44	
Other sources	8 00	
Total		529 55
Total Income		\$10,266 41
Ledger Assets December 31, 1912		15,026 12
Total		\$25,292 53

DISBURSEMENTS

Net amount paid policyholders for losses	\$4,662 44
Commissions and brokerage	1,949 59
Salaries, fees and all other charges of officers, directors, trustees and home office employees	750 00
Rent	25 00
Advertising, printing and stationery	91 84
Postage, telegrams, telephone and express	20 57
Furniture and fixtures	50 00
Expenses of adjustment and settlement of losses	37 38
Inspections and surveys	70 40
Organization	140 70
Miscellaneous	31 12
Expense of investing funds	8 03
Total Disbursements	\$7,837 07
Balance	\$17,455 46

LEDGER ASSETS

Book value of bonds	\$10,634 20
Cash in company's office	20 00
Deposits in trust companies and banks <i>not on interest</i>	1,014 15
Deposits in trust companies and banks <i>on interest</i>	4,000 00
Agents' balances representing business written on and after October 1, 1913	1,457 69
Agents' balances representing business written prior to October 1, 1913	329 42
Total	\$17,455 46

NON-LEDGER ASSETS		
Interest due and accrued on:		
Bonds	\$81 66	
Deposits	115 00	
Total		\$196 66
Gross Assets		\$17,652 12
DEDUCT ASSETS NOT ADMITTED		
Agents' balances representing business written prior to October 1, 1913.....		
Book value of bonds over market value.....	\$329 42	
	384 20	
Total		713 62
Total Admitted Assets.....		\$16,938 50

LIABILITIES		
Unpaid losses:		
Adjusted and unpaid, not due.....	\$250 00	
Unadjusted	957 52	
Total unpaid losses.....		\$1,207 52
Unearned premiums		6,056 30
Interest due or accrued.....		20 00
Total Liabilities		\$7,283 82
Excess of Assets over Liabilities.....		\$9,654 68

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	1,710	\$1,416,748
Written or renewed in 1913.....	1,197	991,777
Totals	2,907	\$2,408,525
Deduct expirations and cancellations.....	1,087	889,460
Net amount in force December 31, 1913.....	1,820	\$1,519,065

SCHEDULE OF BONDS OWNED			
	Book value	Par value	Market value
New York City 1917 4½s.....	\$2,000	\$2,000	\$2,040
Va Ry Power Co 1st refunding 1934 5s.....	975	1,000	920
So Pacific 1955 4s.....	951	1,000	900
Oregon Short Line 1929 4s.....	1,875	2,000	1,780
Chi Rock Island & Pac refunding 1934 4s..	884	1,000	720
Canada So consol 1962 5s.....	1,074	1,000	1,040
Baltimore & Ohio convertible 1933 4½s....	926	1,000	910
Baltimore & Ohio equipment 1921 4½s.....	1,949	2,000	1,940
Totals	\$10,634	\$11,000	\$10,250

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? About 25.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and State Inspection Bureau.

By whom are losses adjusted? Company official adjuster, or State Bureau.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .314 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policy in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? 75 or 80 per cent. stock company rates, except farm property and residential.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and member executive committee, application passed on by executive committee.

Do such officer or officers receive any commission? Secretary on home office agency.

Are officers bonded? Yes. If so state amount of bond for each. Secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE CATSKILL MUTUAL FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized December, 1909]

WILLIAM J. HUGHES, President

GEORGE S. HARDING, Secretary

INCOME

Gross premiums written.....	\$3,096 64
Deduct gross amount paid on return premiums.....	234 26
Total Income	\$2,862 38
Ledger Assets December 31, 1912.....	1,932 86
Total	\$4,795 24

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$2,014 66
Commissions and brokerage	536 10
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	355 00
Rent	60 00
Advertising, printing and stationery.....	5 50
Postage, telegrams, telephone and express.....	35 00
Expense of adjustment and settlement of losses, including (\$75) legal expenses connected therewith.....	97 25
Miscellaneous	60
Total Disbursements	\$3,104 11
Balance	\$1,691 13

LEDGER ASSETS

Cash in company's office.....	\$8 66
Deposits in trust companies and banks <i>not on interest</i>	1,201 22
Agents' balances representing business written on and after October 1, 1913.....	325 34
Agents' balances representing business written prior to October 1, 1913.....	155 91
Total	\$1,691 13

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	155 91
Total Admitted Assets.....	\$1,535 22

LIABILITIES

Unpaid losses:		
Unadjusted	\$130 45	
Resisted	175 00	
Total unpaid losses		\$305 45
Unearned premiums		2, 124 20
Miscellaneous expenses		10 25
Adjustment bill		3 97
Total Liabilities		<u>*\$2,443 87</u>
Excess of Liabilities over Assets		<u>\$908 65</u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	633	\$463, 189
Written or renewed in 1913.....	432	306, 892
Totals	1, 065	\$770, 081
Deduct expirations and cancellations.....	396	275, 062
Net amount in force December 31, 1913.....	669	<u>\$495, 019</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Five.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Secretary and adjuster.

What was ratio of percentage of expense of management to premium income after deducting from such expense and expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? A proportion of board rates.

What officer or officers make such rates? Secretary, approved by president.

What officer or officers pass on character of risks? Secretary, approved by president.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing the companies a period of seven years for that purpose and this company has made the improvement prescribed by the statute for the year 1913.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does corporation require bonds for its agents? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE CHEMICAL MUTUAL FIRE INSURANCE COMPANY

BURLINGTON FLATS, N. Y.

[Organized December, 1908]

S. L. KELSEY, President

E. W. WRIGHT, Secretary

INCOME

Gross premiums written.....	\$4,355 90	
Deduct gross amount paid for return premiums	150 23	
Total premiums		\$4,205 67
Interest on:		
Deposits in banks.....	\$78 11	
Bonds	120 00	
Other sources	208 74	
Total		406 85
Miscellaneous ..		142 66
Total Income		\$4,755 18
Ledger Assets December 31, 1912.....		5,791 35
Total		\$10,546 53

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$2,051 08
Commissions and brokerage.....	871 18
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	597 54
Rent ..	23 00
Advertising, printing and stationery.....	26 00
Postage, telegrams, telephone and express.....	5 12
Expense of adjustment and settlement of losses.....	19 86
Inspections and surveys.....	7 25
Expense of State association.....	85 24
Total Disbursements	\$3,686 27
Balance	\$6,860 26

LEDGER ASSETS

Book value of bonds.....	\$4,945 00
Cash in company's office.....	86 89
Deposits in trust companies and banks <i>on interest</i>	1,091 82
Agents' balances representing business written on and after October 1, 1913.....	556 80
Agents' balances representing business written prior to October 1, 1913.....	179 75
Total	\$6,860 26

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	13 33
Gross Assets	\$6,873 59

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$179 75	
Book value of bonds over market value.....	185 00	
Total		\$364 75
Total Admitted Assets.....		<u>\$6,508 84</u>

LIABILITIES

Unearned premiums	\$3,181 03	
Miscellaneous expense	23 00	
Total Liabilities		<u>\$3,204 03</u>
Excess of Assets over Liabilities.....		<u><u>\$3,304 81</u></u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,241	\$791,339
Written or renewed in 1913.....	447	366,380
Totals	<u>1,688</u>	<u>\$1,157,719</u>
Deduct expirations and cancellations.....	787	358,746
Net amount in force December 31, 1913.....	<u>901</u>	<u>\$798,973</u>

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Union Pacific R R 1947 4s.....	\$3,048	\$3,000	\$2,880
D & H ref 1943 4s.....	1,902	2,000	1,880
Totals	<u>\$4,945</u>	<u>\$5,000</u>	<u>\$4,760</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Five.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Officers and inspectors.

By whom are losses adjusted? Officers and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 38.2 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium to be charged on various risks? Based on board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each? Secretary, \$1,000; treasurer, \$1,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

CHURCH INSURANCE ASSOCIATION OF STATE OF NEW YORK

ROCHESTER, N. Y.

[Organized April, 1891]

MELVILLE R. WEBSTER, President

GEORGE M. W. BILLS, Secretary

INCOME

Gross premiums written.....	\$11,590 48	
Deduct gross amount paid for		
Reinsurance	\$4,655 64	
Return premiums	1,140 36	
	<u>5,796 00</u>	
Total premiums		\$5,794 48
Interest on:		
Deposits in banks.....		461 07
Total Income		<u>\$6,255 55</u>
Ledger Assets December 31, 1912.....		13,675 01
Total		<u>\$19,930 56</u>

DISBURSEMENTS

Gross amount paid policyholders for losses....	\$3,770 79	
Deduct amount received for reinsurance.....	1,124 98	
	<u>\$2,645 81</u>	
Net amount paid policyholders for losses.....		\$2,645 81
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		1,761 05
Rent		360 00
Advertising, printing, stationery, and office supplies.....		244 30
Postage, telegrams, telephone and express.....		232 50
Maps and corrections thereon and miscellaneous expense.....		213 84
Expense of adjustment and settlement of losses.....		82 07
Taxes		127 29
Baron Steuben assessment.....		37 65
Total Disbursements		<u>\$5,705 01</u>
Balance		<u>\$14,225 55</u>

LEDGER ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$13,081 52	
Agents' balances representing business written on and after October 1, 1913.....	1,123 53	
Unpaid fees	20 50	
Total		<u>\$14,225 55</u>

NON-LEDGER ASSETS

Interest due and accrued on:		
Deposits		20 73
Gross Assets		<u>\$14,246 28</u>

THE COMMERCIAL MUTUAL FIRE INSURANCE COMPANY OF GREENE COUNTY

CATSKILL, N. Y.

[Organized October, 1895]

OMAR V. SAGE, President

CLARENCE E. BLOODGOOD, Secretary

INCOME

Gross premiums written.....	\$27,239 58	
Deduct gross amount paid for return premiums	2,655 76	
		<hr/>
Total premiums		\$24,583 82
Interest on deposits in banks.....		248 34
Home office and profit and loss.....		71 09
		<hr/>
Total Income		\$24,903 25
Ledger Assets December 31, 1912.....		18,658 86
		<hr/>
Total		\$43,562 11
		<hr/>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$12,510 33	
Commissions and brokerage.....	4,917 22	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,152 55	
Rent	106 26	
Advertising, printing and stationery.....	328 62	
Postage, telegrams, telephone and express.....	316 16	
Expense of adjustment and settlement of losses.....	288 35	
Inspections and surveys.....	178 08	
Agency and general expense account.....	354 36	
		<hr/>
Total Disbursements		\$21,151 93
		<hr/>
Balance		\$22,410 18
		<hr/> <hr/>

LEDGER ASSETS

Cash in company's office.....	\$1,583 61	
Deposits in trust companies and banks <i>not on interest</i>	6,145 00	
Deposits in trust companies and banks <i>on interest</i>	9,500 00	
Agents' balances representing business written on and after October 1, 1913.....	4,228 63	
Agents' balances representing business written prior to October 1, 1913.....	952 94	
		<hr/>
Total		\$22,410 18

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	177 50	
		<hr/>
Gross Assets		\$22,587 68

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$952 94
Total Admitted Assets.....	\$21,634 74

LIABILITIES

Unpaid losses:	
Unadjusted	\$900 00
Resisted	175 00
Total unpaid losses.....	\$1,075 00
Unearned premiums	16,127 87
Total Liabilities	\$17,202 87
Excess of Assets over Liabilities.....	\$4,431 87

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,187	\$3,841,704
Written or renewed in 1913.....	2,919	2,597,125
Totals	7,106	\$6,438,829
Deduct expirations and cancellations.....	2,487	2,207,041
Net amount in force December 31, 1913.....	4,619	\$4,231,788

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? In all counties except Greater New York.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Various persons assigned for that work.

By whom are losses adjusted? Various persons deemed competent.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .332 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured and other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated from regular tariff rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? No.

Does corporation require bonds from its agents? Not in all cases.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF GREENE, SCHOHARIE AND DELAWARE COUNTIES

CATSKILL, N. Y.

[Organized April, 1886]

OMAR V. SAGE, President

CLARENCE E. BLOODGOOD, Secretary

INCOME

Gross premiums written.....	\$40,629 64	
Deduct gross amount paid for return premiums	4,382 77	
Total premiums		\$36,246 87
Interest on:		
Deposits in banks.....	\$814 37	
Bonds	225 00	
Mortgage loans	286 25	
Total		1,325 62
Home office and profit and loss account.....		62 43
Total Income		\$37,634 92
Ledger Assets December 31, 1912.....		47,493 03
Total		\$85,127 95

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$17,359 00
Commissions and brokerage.....	7,250 09
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,920 55
Rent	106 26
Advertising, printing and stationery.....	503 30
Postage, telegrams, telephone and express.....	320 39
Expense of adjustment and settlement of losses.....	254 78
Inspections and surveys.....	384 16
Agency and general expense account.....	502 68
Total Disbursements	\$30,601 21
Balance	\$54,526 74

LEDGER ASSETS

Mortgage loans	\$6,275 00
Book value of bonds.....	5,250 00
Cash in company's office.....	9,109 92
Deposits in trust companies and banks <i>not on interest</i>	395 02
Deposits in trust companies and banks <i>on interest</i>	25,535 10
Agents' balances representing business written on and after October 1, 1913.....	5,909 29
Agents' balances representing business written prior to October 1, 1913.....	2,052 41
Total	\$54,526 74

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$84 49
Bonds	37 50
Deposits	360 00

Total	\$481 99
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Gross Assets	\$55,008 73
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DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written

prior to October 1, 1913.....	\$2,052 41
Book value of bonds over market value.....	50 00

Total	2,102 41
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Total Admitted Assets.....	\$52,906 32
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LIABILITIES

Unpaid losses:

Unadjusted	\$2,000 00
Unearned premiums	24,293 28

Total Liabilities	\$26,293 28
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Excess of Assets over Liabilities.....	\$26,613 04
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	5,874	\$5,654,718
Written or renewed in 1913.....	4,184	3,890,512
Totals	10,058	\$9,545,230
Deduct expirations and cancellations.....	3,536	3,268,806
Net amount in force December 31, 1913.....	6,522	\$6,276,424

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1957 4½s.....	\$5,250	\$5,000	\$5,200

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? In all counties except Greater New York.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Various persons assigned for that work.

By whom are losses adjusted? Various persons deemed competent.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .347 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated from regular tariff rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. President, \$10,000.

Does corporation require bonds from its agents? Not in all cases.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE DWELLING INSURANCE ASSOCIATION OF
CENTRAL NEW YORK

UTICA, N. Y.

[Organized September, 1895]

CHAS. WILLIAMSON, President

GILES A. GEER, Secretary

INCOME

Gross premiums written.....	\$2,577 77	
Deduct gross amount paid for return premiums. .	11 49	
Total premiums		\$2,566 28
Interest on deposits in banks.....		57 39
Permits on policies.....		9 60
Total Income		\$2,633 27
Ledger Assets December 31, 1912.....		2,120 14
Total		\$4,753 41

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$10 63	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	478 17	
Rent	2 00	
Advertising, printing and stationery.....	13 90	
Postage, telegrams, telephone and express.....	11 34	
Expense of adjustment and settlement of losses.....	1 85	
Inspections and surveys.....	52 67	
Returned to policyholders on renewal of policies.....	429 32	
Total Disbursements		\$999 88
Balance		\$3,753 53

LEDGER ASSETS

Cash in company's office.....	\$10 00	
Deposits in trust companies and banks <i>not on interest</i>	681 04	
Deposits in trust companies and banks <i>on interest</i>	3,062 49	
Total		\$3,753 53

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	53 58	
Gross Assets.....		\$3,807 11

LIABILITIES

Unearned premiums	1,557 72	
Excess of Assets over Liabilities.....		\$2,249 39

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	338	\$466,505
Written or renewed in 1913.....	164	186,630
Totals	502	\$653,135
Deduct expirations and cancellations.....	173	204,230
Net amount in force December 31, 1913.....	329	\$448,905

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Five.

Does corporation classify its risks? Business and dwelling risks.

Are risks inspected? Yes. If so, by whom? Manager.

By whom are losses adjusted? Manager and two members of association or by adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 20.18 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risk during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? About 80 per cent. of board rates.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Secretary in connection with executive committee.

Do such officer or officers receive any commissions? No.

Are officers bonded? No.

Does corporation require bonds from its agents? Has no agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

EMPIRE · CO-OPERATIVE FIRE INSURANCE COMPANY

MIDDLEBURGH, N. Y.

[Organized March, 1894]

WELLINGTON E. BASSLER, President

ALBERT E. REQUA, Secretary

INCOME

Gross premiums written.....	\$38,189 45	
Deduct gross amount paid for reinsurance....	1,448 50	
Total premiums		\$36,740 95
Interest on:		
Mortgage loans	\$1,868 41	
Other sources	112 17	
Total		1,980 58
Total Income		\$38,721 53
Ledger Assets December 31, 1912.....		54,879 62
Total		\$93,601 15

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$8,904 71
Commissions and brokerage	7,348 19
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,050 00
Rent	100 00
Advertising, printing and stationery.....	282 45
Postage, telegrams, telephone and express.....	201 57
Furniture and fixtures.....	103 10
Maps and corrections thereon.....	34 60
Expense of adjustment and settlement of losses.....	436 51
Inspections and surveys.....	284 20
Miscellaneous	142 75
Total Disbursements	\$21,838 08
Balance	\$71,763 07

LEDGER ASSETS

Mortgage loans	\$43,177 77
Cash in company's office.....	2,178 48
Deposits in trust companies and banks <i>not on interest</i>	7,585 94
Deposits in trust companies and banks <i>on interest</i>	12,564 98
Agents' balances representing business written on and after October 1, 1913.....	5,789 47
Agents' balances representing business written prior to October 1, 1913.....	466 43
Total	\$71,763 07

NON-LEDGER ASSETS

Interest due and accrued on:		
Mortgages	\$1,726 57	
Bonds	1,765 18	
Total		\$3,491 75
Gross Assets		\$75,254 82

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	466 43	
Total Admitted Assets		\$74,788 39

LIABILITIES

Unpaid losses:		
Unadjusted	\$50 00	
Unearned premiums	27,737 01	
Return premiums	86 23	
Total Liabilities		\$27,873 24
Excess of Assets over Liabilities		\$46,915 15

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,946	\$5,008,271
Written or renewed in 1913.....	5,910	5,431,275
Totals	10,856	\$10,439,546
Deduct expirations and cancellations.....	2,791	2,859,959
Net amount in force December 31, 1913.....	8,065	\$7,579,587

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-three.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Employed inspector.

By whom are losses adjusted? President, or some employed adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such evpense any expenses incurrd in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or vil-lage without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Usually written at 75 to 80 per cent of board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does corporation require bonds from its agents? Sometimes. If so, state amount. \$500.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE GREENE COUNTY MUTUAL FIRE INSURANCE COMPANY

GREENVILLE, N. Y.

[Organized May, 1893]

W. A. WASSON, President

O. C. STEVENS, Secretary

INCOME

Gross premiums written.....	\$29,177 53	
Deduct gross amount paid for return premiums	2,376 84	
Total premiums		\$26,800 69
Interest on:		
Deposits in banks.....	\$513 68	
Bonds	705 35	
Mortgage loans	445 88	
Other sources	33 00	
Total		1,697 91
Rent		150 00
Total Income		\$28,648 60
Ledger Assets December 31, 1912.....		45,816 41
Total		\$74,465 01

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$13,860 09
Commissions and brokerage.....	5,361 01
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,025 00
Rent	25 00
Advertising, printing and stationery.....	190 68
Postage, telegrams, telephone and express.....	182 24
Furniture and fixtures.....	107 10
Expense of adjustment and settlement of losses, including (\$25) legal expenses connected therewith.....	154 04
Inspections and surveys.....	285 26
Organization	432 66
Miscellaneous	94 92
Expense investing funds.....	68 95
Total Disbursements	\$22,786 95
Balance	\$51,678 06

LEDGER ASSETS

Book value of real estate.....	\$2,200 00
Mortgage loans	8,200 00
Book value of bonds.....	19,252 50
Cash in company's office.....	480 63
Deposit in trust companies and banks <i>not on interest</i>	3,367 52
Deposits in trust companies and banks <i>on interest</i>	12,000 00
Agents' balances representing business written on and after October 1, 1913.....	4,631 18
Agents' balances representing business written prior to Octo- ber 1, 1913	1,021 23
Corporation notes	525 00
Total	\$51,678 06

NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages	\$242 20
Bonds	76 91
Deposits	230 00
Collateral loans	112 50
Total	661 61
Gross Assets	\$52,339 67

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$1,021 23
Book value of bonds over market value.....	492 50
Total	1,513 73
Total Admitted Assets	\$50,825 94

LIABILITIES

Unpaid losses	\$2,392 94
Unearned premiums	18,105 83
Salaries and miscellaneous expenses.....	157 50
Total Liabilities	\$20,656 27
Excess of Assets over Liabilities	\$30,169 67

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,715	\$4,280.007
Written or renewed in 1913.....	2,877	2,739.424
Totals	7,592	\$7,019.431
Deduct expirations and cancellations.....	2,573	2,436.576
Net amount in force December 31, 1913	5,019	\$4,582.855

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
New York City 1917 4½s.....	\$4,120	\$4,000	\$4,080
Portland Gen Elec Co 1st and ref 1935 5s...	1,005	1,000	1,000
St Louis Spring & Peoria ref 1939 5s.....	999	1,000	940
Va Ry & Power Co 1934 5s.....	2,925	8,000	2,760
Oregon Short Line R R Co 1929 4s.....	2,835	8,000	2,670
Southern Pacific R R Co 1st ref 1955 4s...	951	1,000	900
Oregon Short Line 1929 4s.....	1,790	2,000	1,780
Southern Pacific R R Co 1st ref 1955 4s...	1,820	2,000	1,800
Chicago Mil & St Paul 1989 4½s.....	998	1,000	1,010
Baltimore & Ohio conv 1938 4½s.....	1,815	2,000	1,820
Totals	<u>\$19,253</u>	<u>\$20,000</u>	<u>\$18,760</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? About forty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and State bureau.

By whom are losses adjusted? Company official, paid adjuster or State bureau.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .316 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? 75 and 80 per cent. of stock company rates except farm and residential property.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary on home office business.

Are officers bonded? Yes. If so, state amount of bond of each. Secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

HAMILTON MUTUAL FIRE INSURANCE COMPANY OF MADISON COUNTY*

HAMILTON, N. Y.

[Organized November, 1902]

LINN C. BEEBE, President

A. J. CUSHMAN, Secretary

INCOME

Gross premiums written.....	\$8,830 50	
Deduct gross amount paid for return premiums	275 85	
Total premiums		\$8,554 65
Interest		181 49
Total Income		\$8,736 14
Ledger Assets December 31, 1912.....		11,072 07
Total		\$19,808 21

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$7,628 26
Commissions and brokerage.....	1,763 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,153 02
Rent	100 00
Postage, telegrams, telephone and express.....	18 54
Miscellaneous, including \$1,790.61 assets not admitted for rein- surance and rewriting of all risks and 5 per cent. dividend to all policyholders and payment for all possible liabilities for losses	9,144 46
Total Disbursements	\$19,808 21

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,475	\$1,299,624
Written or renewed in 1913.....	916	731,914
Totals	2,391	\$2,031,538
Deduct expirations and cancellations.....	890	709,285
In force December 8, 1913.....	1,501	\$1,322,253
Deduct amount reinsured.....	1,501	1,322,253

* Company reinsured all its outstanding risks in the Empire Co-operative Fire Ins. Co. of Middleburgh, N. Y., on December 8, 1913, and ceased business.

GENERAL INTERROGATORIES

- Does corporation classify its risks? Yes.
- Are risks inspected? No.
- By whom are losses adjusted? Secretary and others.
- Does surplus exceed 1 per cent. of amount of insurance in force? No.
- Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.
- Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? Reinsured all risks for liquidation.
- Has corporation now in force:
- Policy for more than \$5,000 on one risk? No.
- Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
- Policy for more than \$2,000 in the business section of any city or village without water protection? No.
- Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.
- In business section of any city or village over 1 per cent. of total amount of insurance in force? No.
- Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.
- How does corporation arrive at premium rate to be charged on various risks? 75 per cent. of board rates.
- What officer or officers pass on character of risks? Secretary.
- Do such officer or officers receive any commission? No.
- Are officers bonded? Yes.
- Does corporation require bonds from its agents? No.
- Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.
- Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.
- Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

HOME MUTUAL FIRE INSURANCE COMPANY OF BROOME COUNTY, N. Y.

BINGHAMTON, N. Y.

[Organized February, 1901]

JOHN BAYLESS, President

F. J. BAYLESS, Secretary

INCOME

Gross premiums written.....	\$37,059 08	
Deduct gross amount paid for return premiums	2,819 92	
Total premiums		\$34,239 16
Interest on:		
Deposits in banks.....	\$143 58	
Mortgage loans	1,875 53	
Other sources	42 71	
Total		2,061 82
Total Income		\$36,300 98
Ledger Assets December 31, 1912.....		41,884 17
Total		\$78,185 15

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$22,917 44
Commissions and brokerage.....	6,847 80
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,905 00
Rent	180 00
Advertising, printing and stationery.....	664 76
Postage, telegrams, telephone and express.....	130 59
Furniture and fixtures.....	41 50
Maps and corrections thereon.....	1 50
Expense of adjustment and settlement of losses.....	838 07
Other legal expenses	81 15
Association dues and expenses.....	471 41
Total Disbursements	\$35,079 22
Balance	\$43,105 93

LEDGER ASSETS

Mortgage loans	\$32,050 00
Deposits in trust companies and banks <i>not on interest</i>	2,070 26
Deposits in trust companies and banks <i>on interest</i>	3,000 00
Agents' balances representing business written on and after October 1, 1913.....	5,512 80
Agents' balances representing business written prior to October 1, 1913.....	287 49
Due from Binghamton Trust Company.....	185 38
Total	\$43,105 93

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$325 80
Deposits	52 50

Total	\$378 19
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Gross Assets	\$43,484 12
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DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	287 49
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Total Admitted Assets.....	\$43,196 63
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LIABILITIES

Total unpaid losses.....	\$1,500 00
Unearned premiums	18,693 53

Total Liabilities	\$20,193 53
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Excess of Assets over Liabilities.....	\$23,003 10
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,481	\$3,927.486
Written or renewed in 1913.....	3,793	3,053.341
Totals	8,274	\$6,980.827
Deduct expirations and cancellations.....	3,074	2,258.918
Net amount in force December 31, 1913.....	5,200	\$4,721.909

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? General agent and association inspector.

By whom are losses adjusted? General agent and independent adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33.1 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured and other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Fixed by secretary and general agent, generally based on board ratings.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary and general agent.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$10,000; treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

**HUDSON VALLEY FIRE INSURANCE COMPANY OF
GREENE COUNTY***

CATSKILL, N. Y.

[Organized June, 1904]

CLARENCE E. BLOODGOOD, President CHARLES E. NICHOLS, Secretary

INCOME

Gross premiums written	\$6,559 21
Deduct gross amount paid for return pre- miums	728 64
Total premiums	\$5,830 57
Miscellaneous	197 10
Total Income	\$6,027 67
Ledger Assets December 31, 1912.....	3,045 82
Total	\$9,073 49

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$4,158 60
Commissions and brokerage	1,314 73
Salaries, fees and all other charges of officers, directors, trus- tees and home office employees.....	646 50
Rent	60 00
Advertising, printing and stationery.....	67 70
Postage, telegrams, telephone and express.....	94 10
Expense of adjustment and settlement of losses, including (\$100) legal expenses connected therewith.....	219 83
Inspections and surveys	26 75
Miscellaneous	58 45
Cash and agent's balances assigned to Frank P. Tucker to apply on additional losses assumed and paid.....	2,426 83
Total Disbursements	\$9,073 49

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,179	\$1,117,742
Written or renewed in 1913.....	819	590,894
Totals	1,998	\$1,708,636
Deduct expirations and cancellations.....	902	693,433
In force December 15, 1913.....	1,096	\$1,015,203
Deduct amount reinsured	1,096	1,015,203

* Company reinsured all its outstanding risks in the Empire Co-operative Fire Ins. Co. of Middleburgh, N. Y. on December 15, 1913, and ceased business.

THE LANCASTER MUTUAL FIRE INSURANCE
COMPANY OF ERIE COUNTY, NEW YORK

LANCASTER, N. Y.

[Organized January, 1889]

JOSEPH ADOLF, President

PETER P. ADOLF, Secretary

INCOME

Gross premiums written.....	\$230 88	
Gross assessments levied on policy- holders	739 89	
		\$970 77
Deduct gross amount paid for return premiums		2 10
Total premiums		\$968 67
Interest on deposits in banks.....		792 11
Total Income		\$ 1,760 78
Ledger Assets December 31, 1912.....		19,515 10
Total		\$21,275 88

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$19 54
Salaries, fees and all other charges of officers, directors, trus- tees and home office employees.....	287 09
Rent	5 00
Advertising, printing and stationery.....	16 50
Expense of adjustment and settlement of losses.....	8 00
Miscellaneous	374 34
Total Disbursements	\$708 45
Balance	\$20,567 43

LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$20,567 43
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LIABILITIES

Unearned premiums	1,641 22
Excess of Assets over Liabilities.....	\$18,926 21
Amount advanced to corporation under the provisions of sub- division 7 of section 267 of the Insurance Law.....	None
Amount of such advances unpaid.....	None

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	253	\$2,272
Written or renewed in 1913.....	60	402
Totals	313	\$2,674
Deduct expirations and cancellations.....	74	661
Net amount in force December 31, 1913.....	239	\$2,013

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Insurance committee.

By whom are losses adjusted? Claims committee of board of directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .3233 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? Yes.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? By inspection by insurance committee of board of directors.

What officer or officers make such rates? Board of directors.

What officer or officers pass on character of risks? Board of directors.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000; secretary, \$1,000.

Does corporation require bonds from its agents? Have no agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE LIVINGSTON COUNTY MUTUAL FIRE INSURANCE COMPANY

LIVONIA CENTER, N. Y.

[Organized 1881]

F. M. DAVIS, President

L. H. BEECHER, Secretary

INCOME

Gross premiums written.....	\$14,186 84
Deduct gross amount paid for return premiums	352 76
Total premiums	<u>\$13,834 08</u>
Interest on deposits in banks.....	592 42
Miscellaneous	5 00
Total Income	<u>\$14,431 50</u>
Ledger Assets December 31, 1912.....	18,128 33
Total	<u><u>\$32,559 83</u></u>

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$7,362 08
Commissions and brokerage.....	2,599 84
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,095 15
Advertising, printing and stationery.....	71 55
Postage, telegrams, telephone and express.....	73 39
Expense of adjustment and settlement of losses.....	131 50
Miscellaneous	17 50
Total Disbursements	<u>\$11,351 01</u>
Balance	<u><u>\$21,208 82</u></u>

LEDGER ASSETS

Cash in company's office.....	\$780 20
Deposits in trust companies and banks <i>not on interest</i>	1,736 62
Deposits in trust companies and banks <i>on interest</i>	17,680 35
Agents' balances representing business written on and after October 1, 1913.....	574 37
Agents' balances representing business written prior to October 1, 1913	437 28
Total	<u>\$21,208 82</u>

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	58 92
Gross Assets	<u>\$21,267 74</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913	437 28
Total Admitted Assets	<u><u>\$20,830 46</u></u>

LIABILITIES

Unearned premiums	\$15,493 75
Salaries and miscellaneous expenses.....	970 00
Return premiums	10 04
Unpaid agents' commissions.....	3 95
Adjustment bill	9 00
Total Liabilities	\$16,486 74
Excess of Assets over Liabilities.....	\$4,343 72

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,626	\$5,063,190
Written or renewed in 1913.....	1,017	1,983,424
Totals ..	3,643	\$7,046,614
Deduct expirations and cancellations.....	1,002	1,876,510
Net amount in force December 31, 1913.....	2,641	\$5,170,104

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Agents when taken.

By whom are losses adjusted? President, secretary and other directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 24 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any one block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? From average losses in past.

What officer or officers make such rates? Board of directors.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, If so, state amount of bond for each. Secretary \$5,000, treasurer \$5,000.

Does corporation require bonds from its agents? Yes. If so, state amount. \$500.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

**THE MERCANTILE CO-OPERATIVE FIRE INSUR-
ANCE COMPANY OF GREENE COUNTY****CATSKILL, N. Y.****[Organized September, 1903]****WILLIAM W. BENNETT, President****GEORGE S. HARDING, Secretary****INCOME**

Gross premiums written.....	\$9,186 05	
Deduct gross amount paid for return premiums	988 23	
Total premiums		\$8,197 82
Interest on deposits in banks.....		21 85
Total Income		\$8,219 67
Ledger Assets December 31, 1912.....		4,764 69
Total		\$12,984 36

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$7,349 63	
Commissions and brokerage.....	1,583 51	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	863 00	
Rent	60 00	
Advertising, printing and stationery.....	153 23	
Postage, telegrams, telephone and express.....	90 18	
Expense of adjustment and settlement of losses, including (\$75.00) legal expenses connected therewith.....	238 59	
Miscellaneous	116 30	
Total Disbursements		\$10,454 44
Balance		\$2,529 92

LEDGER ASSETS

Cash in company's office.....	\$66 60	
Deposits in trust companies and banks <i>not on interest</i>	270 27	
Deposits in trust companies and banks <i>on interest</i>	745 23	
Agents' balances representing business written on and after October 1, 1913.....	1,020 30	
Agents' balances representing business written prior to October 1, 1913	372 52	
Furniture and fixtures.....	55 00	
Total		\$2,529 92

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$372 52	
Furniture and fixtures.....	55 00	
Total		427 52
Total Admitted Assets.....		\$2,102 40

LIABILITIES

Unpaid losses:

Adjusted and unpaid, not due.....	\$544 65
Unadjusted	565 00
Resisted	175 00

Total unpaid losses.....	\$1,284 65
Unearned premiums	5,689 50
Salaries and miscellaneous expenses.....	2 95
Bills for inspections and adjustments.....	68 57

Total Liabilities ***\$7,045 67**

Excess of Liabilities over Assets..... **\$4,943 27**

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,764	\$1,289,887
Written or renewed in 1913.....	1,147	845,308
Totals	2,911	\$2,135,195
Deduct expirations and cancellations.....	1,011	752,338
Net amount in force December 31, 1913.....	1,900	\$1,382,857

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Twenty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and by bureau of inspections.

By whom are losses adjusted? Co-operative association bureau, independent adjusters and by secretary.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .349 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing the companies a period of seven years for that purpose. Prior to 1910 co-operative fire insurance companies were not required to maintain and did not maintain such reserve.

How does corporation arrive at premium rate to be charged on various risks? Rates are proportionate, based on board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE MERCHANTS' CO-OPERATIVE FIRE INSURANCE

ASSOCIATION OF CENTRAL NEW YORK

UTICA, N. Y.

[Organized August, 1894]

C. H. PHILSTER, President

GILES A. GEER, Secretary

INCOME

Gross premiums written.....	\$6,135 29
Deduct gross amount paid for return premiums	24 98
Total premiums	\$6,110 31
Interest on deposits in banks.....	117 99
Miscellaneous	14 40
Total Income	\$6,242 70
Ledger Assets December 31, 1912.....	3,912 66
Total	\$10,155 36

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$171 64
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,640 56
Rent	2 00
Advertising, printing and stationery.....	27 05
Postage, telegrams, telephone and express.....	16 17
Expense of adjustment and settlement of losses, including (\$4.69) legal expenses connected therewith.....	4 69
Other legal expenses.....	117 02
Returned to policyholders on renewal of policies.....	1,177 23
Total Disbursements	\$3,156 36
Balance	\$6,999 00

LEDGER ASSETS

Cash in company's office.....	\$48 00
Deposits in trust companies and banks <i>not on interest</i>	150 01
Deposits in trust companies and banks <i>on interest</i>	6,800 99
Total	\$6,999 00

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	98 38
Gross Assets	\$7,097 58

LIABILITIES

Unearned premiums	2,474 14
Excess of Assets over Liabilities.....	\$4,623 44

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	302	\$406, 370
Written or renewed in 1913.....	9	11, 700
Totals	311	\$418, 070
Deduct expirations and cancellations.....	33	43, 800
Net amount in force December 31, 1913.....	278	\$374, 270

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Six.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? Manager.

By whom are losses adjusted? Manager and two members of association or by an employed adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 27.80 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Governed mainly by board rates, writing at about 80 per cent. thereof.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Secretary in connection with executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? No.

Does corporation require bonds from its agents? Have no agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

**THE MERCHANTS' AND FARMERS' MUTUAL FIRE
INSURANCE COMPANY OF SCHOHARIE
AND ALBANY COUNTIES**

MIDDLEBURGH, N. Y.

[Organized June, 1897]

DANIEL D. FRISBIE, President

GEORGE D. FRISBIE, Secretary

INCOME

Gross premiums written	\$14,163 17	
Deduct gross amount paid for return premiums	641 87	
Total premiums		\$13,521 30
Interest on mortgage loans.....		120 00
Total Income		\$13,641 30
Ledger Assets December 31, 1912.....		10,012 52
Total		\$23,653 82

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$7,808 79
Commissions and brokerage	2,687 60
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,360 00
Rent	120 00
Advertising, printing and stationery	176 25
Postage, telegrams, telephone and express.....	101 80
Furniture and fixtures	12 50
Expense of adjustment and settlement of losses.....	215 00
Inspections and surveys.....	53 68
Miscellaneous	223 48
Total Disbursements	\$13,759 10

Balance	\$9,894 72
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LEDGER ASSETS

Mortgage loans	\$2,575 00
Book value of stocks.....	3,150 00
Cash in company's office.....	674 32
Deposits in trust companies and banks not on interest.....	1,074 62
Agents' balances representing business written on and after October 1, 1913	2,045 14
Agents' balances representing business written prior to October 1, 1913	375 64
Total	\$9,894 72

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	63 77
Gross Assets	\$9,958 49

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913..... \$375 64

Total Admitted Assets..... \$9,582 85

LIABILITIES

Unearned premiums \$10,167 58
Interest due or accrued 63 77

Total Liabilities..... *\$10,231 35

Excess of Liabilities over Assets..... \$648 50

Amount advanced to corporation under the provisions of sub 7 of section 267 of the Insurance Law..... None

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3,312	\$3,030,514
Written or renewed in 1913.....	1,465	1,316,116
Totals	4,777	\$4,346,630
Deduct expirations and cancellations.....	1,691	1,564,456
Net amount in force December 31, 1913.....	3,086	\$2,782,174

SCHEDULE OF STOCKS OWNED

	Book value	Par value	Market value
85 Middleburgh and Schoharie Electric Light, Heat & Power Co.....	\$3,150	\$3,500	\$3,150

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Seven with a few policies in seven counties additional.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Regular inspectors and officers of company.

By whom are losses adjusted? Officers of company and duly authorized adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 42 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 323 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing the companies a period of seven years for that purpose and this company has made the improvement prescribed by the statute, for the year 1913. Prior to 1910 co-operative fire insurance companies were not required to maintain and did not maintain such reserve.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Based on experience and standard rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? President, secretary and chairman of executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? No.

Does corporation require bonds from its agents? Where deemed advisable.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? Since execution of mortgage in Gilboa property president and secretary have become owners of said property.

MONROE COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ROCHESTER, N. Y.

[Organized October, 1895]

FRANK P. VAN HOESEN, President

E. S. BOMACHEK, Secretary

INCOME

Gross premiums written.....	\$48,521 27
Deduct gross amount paid for return premiums	6,493 39
Total premiums	\$42,027 88
Interest on deposits in banks.....	1,076 93
Total Income.....	\$43,104 81
Ledger Assets December 31, 1912.....	32,325 22
Total	\$75,430 03

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$22,014 73
Commissions and brokerage.....	7,787 93
Salaries, fees and all other charges of officers, directors, trustees and home office employees	3,504 67
Rent	540 00
Advertising, printing and stationery.....	459 73
Postage, telegrams, telephone and express.....	329 37
Furniture and fixtures	76 95
Maps and corrections thereon.....	1 60
Expense of adjustment and settlement of losses, including (\$139.00) legal expenses connected therewith.....	582 35
Inspections and surveys	135 75
Miscellaneous	800 56
Total Disbursements	\$36,233 64
Balance	\$39,196 39

LEDGER ASSETS

Cash in company's office.....	\$436 56
Deposits in trust companies and banks not on interest.....	472 42
Deposits in trust companies and banks on interest.....	32,924 16
Agents' balances representing business written on and after October 1, 1913	4,990 41
Agents' balances representing business written prior to Oc- tober 1, 1913	372 84
Total	\$39,196 39

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oc- tober 1, 1913.....	372 84
Total Admitted Assets.....	\$38,823 55

LIABILITIES

Unpaid losses:		
Unadjusted	\$25 00	
Resisted	667 39	
	<hr/>	
Total unpaid losses		\$692 39
Unearned premiums		34,531 17
		<hr/>
Total Liabilities		\$35,223 56
		<hr/>
Excess of Assets over Liabilities		\$3,599 99
		<hr/>
Amount advanced to corporation under the provisions of sub 7 of section 267 of the Insurance Law		None
Amount of such advances unpaid		None

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	6,674	\$8,065,574
Written or renewed in 1913	4,050	4,683,119
	<hr/>	<hr/>
Totals	10,724	\$12,748,693
Deduct expirations and cancellations	3,151	3,836,402
	<hr/>	<hr/>
Net amount in force December 31, 1913	7,573	\$8,912,291
	<hr/>	<hr/>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? 57.
Does corporation classify its risks? Yes.
Are risks inspected? Yes. If so, by whom? Agents and secretary.
By whom are losses adjusted? Agents, secretary and adjusters.
What was ratio of percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? .3212.
Does surplus exceed 1 per cent. of amount of insurance in force. No.
Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.
Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.
Has corporation now in force:
 Policy for \$5,000 on one risk? No.
 Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
 Policy for more than \$2,000 in the business section of any city or village without water protection? No.
 Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.
 In business section of any city or village over 1 per cent. of total amount of insurance in force? No.
Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.
How does corporation arrive at premium rate to be charged on various risks? 80 per cent. of tariff rates.
What officer or officers make such rates? Secretary.
What officer or officers pass on character of risks? Secretary.
Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,500; treasurer, \$5,000.

Does corporation require bonds from its agents? Some. If so, state amount. \$200 to \$500.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

MONTGOMERY FIRE INSURANCE COMPANY

AMSTERDAM, N. Y.

[Organized January, 1899]

W. N. CARPENTER, President

M. M. BLAKELEY, Secretary

INCOME

Gross premiums written.....	\$12,474 99	
Deduct gross amount paid for return premiums	1,196 39	
Total premiums		\$11,278 60
Interest on deposits in banks.....		333 08
Amsterdam Fire Ins. Co. of Montgomery Co.....		4,616 03
Total Income.....		\$16,227 71
Ledger Assets December 31, 1912.....		12,490 22
Total		\$28,717 93

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$6,556 27
Commissions and brokerage	2,255 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,235 00
Rent	83 50
Advertising, printing and stationery.....	77 60
Postage, telegrams, telephone and express.....	86 97
Expense of adjustment and settlement of losses, including (\$3.00) legal expenses connected therewith.....	142 67
Other legal expenses.....	1 00
Inspections and surveys.....	285 44
Miscellaneous	155 56
Note of Amsterdam Fire Ins. Co.....	2,000 00
Total Disbursements	\$12,879 64

Balance	\$15,838 29
---------------	-------------

LEDGER ASSETS

Cash in company's office.....	\$3,193 04
Deposits in trust companies and banks <i>not on interest</i>	409 30
Deposits in trust companies and banks <i>on interest</i>	9,375 88
Agents' balances representing business written on and after October 1, 1913.....	2,641 97
Agents' balances representing business written prior to October 1, 1913	218 10
Total	\$15,838 29

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	167 04
Gross Assets	\$16,005 33

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913	\$218 10
Total Admitted Assets	\$15,787 23

LIABILITIES

Unpaid losses unadjusted	\$150 00
Unearned premiums	14,966 18
Interest due or accrued	110 00
Salaries and miscellaneous expenses	75 00

Total Liabilities **\$15,301 18**

Excess of Assets over Liabilities **\$486 05**

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	2,698	\$2,383,109
Amsterdam Fire Ins. Co. of Montgomery Co.	2,089	1,880,608
Written or renewed in 1913	1,439	1,224,794
Totals	6,226	\$5,488,511
Deduct expirations and cancellations	1,520	1,268,964
Net amount in force December 31, 1913	4,706	\$4,219,547

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Twenty-eight.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Secretary and agents.

By whom are losses adjusted? Secretary and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year. 34.5 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? Reinsured Amsterdam Fire Insurance Co.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? \$1,150 in excess in one block which will be taken care of at once.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? 20 to 25 per cent. less than tariff rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? On Norwich agency.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$10,000.

Does corporation require bonds from its agents? Some. If so, state amount. \$500.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

**THE MUTUAL CHEESE FACTORY AND CREAMERY
INSURANCE COMPANY OF ST. LAWRENCE
AND JEFFERSON COUNTIES, NEW YORK**

CANTON, N. Y.

[Organized April, 1895]

ISAAC SCHELL, President

GEO. A. LA LONE, Secretary

INCOME

Gross premiums written.....	\$30,124 67
Deduct gross amount paid for return premiums.....	8,524 93
Total Income	\$21,599 74
Ledger Assets December 31, 1912.....	12,108 62
Total	\$33,708 36

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$14,914 70
Commissions and brokerage.....	1,569 32
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,531 00
Advertising, printing and stationery.....	201 51
Postage, telegrams, telephone and express.....	171 32
Expense of adjustment and settlement of losses.....	236 02
Inspections and surveys.....	2,891 80
Miscellaneous	313 87
Total Disbursements	\$21,829 54
Balance	\$11,878 82

LEDGER ASSETS

Cash in company's office.....	\$476 58
Deposits in trust companies and banks <i>not on interest</i>	4,301 52
Deposits in trust companies and banks <i>on interest</i>	2,500 00
Agents' balances representing business written on and after October 1, 1913.....	2,075 49
Agents' balances representing business written prior to October 1, 1913	1,118 69
Cash in manager's hands.....	1,406 54
Total	\$11,878 82

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	1,118 69
Total Admitted Assets.....	\$10,760 13

512 MUTUAL CHEESE FACTORY AND CREAMERY INS. Co. [1913]

LIABILITIES

Unearned premiums	\$11,190 16
Interest due or accrued.....	75 00
Total Liabilities	*\$11,265 16
Excess of Liabilities over Assets	\$505 03

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	958	\$1,219,558
Written or renewed in 1913.....	1,480	1,800,976
Totals	2,438	\$3,020,534
Deduct expirations and cancellations.....	1,152	1,446,688
Net amount in force December 31, 1913	1,286	\$1,573,846

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All outside of New York city.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? E. E. MacFarland, general inspector.

By whom are losses adjusted? J. H. Berry and W. L. Hugin, adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 16.1.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policy in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? By averaging the losses in ten mutual companies for ten years.

What officer or officers make such rates? Directors.

What officer or officers pass on character of risks? Agents and manager.

Do such officer or officers receive any commission? Yes.

Are officers bonded? Yes. If so, state amount of bond for each. General manager, \$10,000.

Does corporation require bonds from its agents? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required allowing the companies a period of seven years for that purpose and since the filing of its annual statement this company has made the improvement prescribed by the statute.

NEW YORK CENTRAL MUTUAL FIRE INSURANCE

COMPANY

EDMESTON, N. Y.

[Organized May, 1899]

C. T. COATS, President

V. D. ROBINSON, Secretary

INCOME		
Gross premiums written.....	\$35,665 28	
Deduct gross amount paid for return premiums	3,534 37	
Total premiums		\$32,130 91
Interest on:		
Deposits in banks.....	\$41 50	
Bonds and stocks.....	500 00	
Mortgage loans.....	211 50	
Other sources	5 16	
Total		758 16
Total Income		\$32,889 07
Ledger Assets December 31, 1912.....		27,713 71
Total		\$60,602 78

DISBURSEMENTS		
Net amount paid policyholders for losses.....	\$16,075 26	
Commissions and brokerage.....	6,427 75	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,246 00	
Rent	59 56	
Advertising, printing and stationery.....	322 00	
Postage, telegrams, telephone and express.....	205 81	
Furniture and fixtures.....	20 00	
Maps and corrections thereon.....	78	
Expense of adjustment and settlement of losses.....	398 13	
Miscellaneous — dues, typewriter and office supplies.....	739 50	
Secretary's traveling expenses.....	53 07	
Total Disbursements		\$27,547 86
Balance		\$33,054 92

LEDGER ASSETS		
Mortgage loans	\$5,800 00	
Book value of bonds.....	10,880 96	
Cash in company's office.....	911 13	
Deposits in trust companies and banks <i>not on interest</i>	5,939 99	
Deposits in trust companies and banks <i>on interest</i>	4,100 00	
Agents' balances representing business written on and after October 1, 1913.....	4,681 39	
Agents' balances representing business written prior to October 1, 1913	741 45	
Total		\$33,054 92

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$241 68
Bonds	116 66
Deposits	45 79

Total	\$404 13
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Gross Assets	\$33,459 05
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DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913

\$741 45

Mortgage loans in excess of two-thirds valuation

366 67

Book value of bonds over market value.....

870 96

Total	1,979 08
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Total Admitted Assets.....	\$31,479 97
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LIABILITIES

Unearned premiums	20,854 16
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Excess of Assets over Liabilities.....	\$10,625 81
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	5,379	\$5,003,467
Written or renewed in 1913.....	3,385	3,071,578
Totals	8,764	\$8,075,045
Deduct expirations and cancellations.....	3,250	2,813,293
Net amount in force December 31, 1913.....	5,514	\$5,261,752

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Danville Urbana & Champ Ry Co 1923 5s...	\$971	\$1,000	\$970
Union Traction Co Kans 1st mtg 1937 5s...	937	1,000	750
Deckerville Mich high school dist 1917 5s..	4,100	4,000	4,000
Chicago R I & Pac Ry Co 1st ref 1934 4s...	1,853	2,000	1,440
Louisville & Nashville R R Co uni 1940 4s..	1,990	2,000	1,840
Vill of Carsonville Mich water wks 1915 6s..	1,030	1,000	1,010
Totals.....	\$10,881	\$11,000	\$10,010

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-four.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and inspectors.

By whom are losses adjusted? Secretary or adjuster appointed by him.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.5 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? 80 per cent. of board rate.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$2,000 each.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE OLIVE CO-OPERATIVE FIRE INSURANCE ASSOCIATION

WEST SHOKAN, N. Y.

[Organized May, 1906]

JACOB V. MERRIHEW, President

JOSEPH S. HILL, Secretary

INCOME

Gross premiums written.....	\$9,012 10
Deduct gross amount paid for return premiums	633 42
Total premiums	\$8,378 68
Interest on deposits in banks.....	3 84
Total Income	\$8,382 52
Ledger Assets December 31, 1912.....	2,093 38
Total	\$10,475 90

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$8,327 68
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,206 66
Advertising, printing and stationery.....	25 00
Postage, telegrams, telephone and express.....	67 00
Expense of adjustment and settlement of losses.....	121 70
Other legal expenses	10 00
Inspections and surveys	2 96
Total Disbursements	\$9,761 00

Balance	\$714 90
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LEDGER ASSETS

Cash in company's office.....	\$615 34
Deposits in trust companies and banks <i>on interest</i>	99 56
Total	\$714 90

LIABILITIES

Unearned premiums	\$9,713 00
Excess of Liabilities over Assets.....	\$8,998 10

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,004	\$2,526,400
Written or renewed in 1913.....	583	921,700
Totals	2,587	\$3,448,100
Deduct expirations and cancellations.....	564	939,383
Net amount in force December 31, 1913.....	2,023	\$2,508,717

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 328 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing the companies a period of seven years for that purpose. Prior to 1910 co-operative fire insurance companies were not required to maintain and did not maintain such reserve.

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Executive committee.

By whom are losses adjusted? Executive committee.

What was ratio or percentage of expense of management to premium income after deducting from such expenses any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 15.6 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk. No, except where two farm properties are insured under one policy.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Three-quarters of stock company rates.

What officer or officers make such rates? Board of directors.

What officer or officers pass on character of risks? President and secretary, subject to approval of executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000; secretary, \$2,000.

Does corporation require bonds from its agents? Have no agents.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE ONEIDA CO-OPERATIVE FIRE INSURANCE
ASSOCIATION OF NEW YORK

ROME, N. Y.

[Organized February, 1895]

F. E. BACON, President

ERNEST L. BOUTON, Secretary

INCOME

Gross premiums written.....	\$7,567 92	
Deduct gross amount paid for return premiums	335 62	
Total premiums		\$7,232 30
Interest on deposits in banks.....		8 96
Borrowed under subdivision 7 of section 267, Insurance Law..		300 00
Borrowed money		1,900 00
Total Income		\$9,441 26
Ledger Assets December 31, 1912.....		1,959 42
Total		\$11,400 68

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$4,753 35
Commissions and brokerage.....	1,446 46
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	548 04
Rent	103 00
Advertising, printing and stationery.....	7 50
Postage, telegrams, telephone and express.....	50 37
Furniture and fixtures.....	19 50
Maps and corrections thereon.....	1 50
Other legal expenses.....	10 00
Inspections and surveys.....	273 16
Interest on borrowed money.....	97 10
Borrowed money	1,200 00
Co-operative Fire Insurance Bureau.....	58 69
Central organization dues	3 25
Total Disbursements	\$8,571 92
Balance	\$2,828 76

LEDGER ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,053 83
Deposits in trust companies and banks <i>on interest</i>	261 12
Agents' balances representing business written on and after October 1, 1913.....	1,473 32
Agents' balances representing business written prior to October 1, 1913	40 49
Total	\$2,828 76

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913	\$40 49
Total Admitted Assets.....	\$2,788 27

LIABILITIES

Unearned premiums	\$4,242 80
Due and to become due for borrowed money.....	2,100 00
Total Liabilities	*\$6,342 80

Excess of Liabilities over Assets.....	\$3,554 53
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Amount advanced to corporations under the provisions of subdivision 7 of section 267 of the Insurance Law.....	\$300 00
Amount of such advances unpaid.....	300 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,360	\$1,076,235
Written or renewed in 1913.....	937	676,270
Totals	2,297	\$1,752,505
Deduct expirations and cancellations.....	824	590,542
Net amount in force December 31, 1913.....	1,473	\$1,161,963

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Managers and inspector.

By whom are losses adjusted? Manager or someone appointed by him.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year. 32½ per cent

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing the companies a period of seven years for that purpose. Prior to 1910 co-operative fire insurance companies were not required to maintain and did not maintain such reserve.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Based on percentage of tariff rate.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000; treasurer, \$2,000.

Does corporation require bonds from its agents? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE OTSEGO MUTUAL FIRE INSURANCE COMPANY

BURLINGTON FLATS, N. Y.

[Organized February, 1897]

SILAS L. KELSEY, President

E. W. WRIGHT, Secretary

INCOME

Gross premiums written.....	\$36,749 27	
Deduct gross amount paid for return premiums	2,990 01	
Total premiums		\$33,759 26
Interest on:		
Deposits in banks.....	\$273 90	
Bonds and stocks.....	556 50	
Mortgage loans	499 83	
Total		1,330 23
Total Income		\$35,089 49
Ledger Assets December 31, 1912.....		35,082 05
Total		\$70,171 54

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$19,955 78
Commissions and brokerage.....	7,314 85
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,085 10
Rent	135 00
Advertising, printing and stationery.....	274 20
Postage, telegrams, telephone and express.....	158 46
Furniture and fixtures.....	137 46
Expenses of adjustment and settlement of losses, including (\$239.21) legal expenses connected therewith.....	239 21
Other legal expenses.....	1 33
Interest on borrowed money.....	121 47
Insurance on furniture and supplies.....	5 00
State association and expense.....	522 34
Loss on agent's accounts (Yeager).....	465 02
Total Disbursements	\$32,415 42
Balance	\$37,756 12

LEDGER ASSETS

Mortgage loans	\$9,100 00
Book value of bonds, \$8,773.55; stocks, \$4,475.....	13,248 55
Cash in company's office.....	860 72
Deposits in trust companies and banks <i>not on interest</i>	12 63
Deposits in trust companies and banks <i>on interest</i>	9,853 90
Agents' balances representing business written on and after October 1, 1913.....	4,410 92
Agents' balances representing business written prior to October 1, 1913.....	262 28
Mileage book	7 12
Total	\$37,756 12

NON-LEDGER ASSETS

Interest due and accrued on:		
Mortgages	\$174 56	
Bonds	66 65	
	<hr/>	
Total		\$241 21
		<hr/>
Gross Assets		\$37,997 33

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....		
	\$262 28	
Book value of bonds and stocks over market value	3, 142 55	
	<hr/>	
Total		3, 404 83
		<hr/>
Total Admitted Assets.....		<u>\$34,592 50</u>

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$440 00	
Unadjusted (estimated).....	750 00	
	<hr/>	
Total unpaid losses.....		\$1, 190 00
Unearned premiums		22, 690 27
		<hr/>
Total Liabilities		\$23,880 27
		<hr/>
Excess of Assets over Liabilities.....		<u>\$10,712 23</u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	5, 982	\$4, 891, 826
Written or renewed in 1913.....	3, 267	3, 407, 337
	<hr/>	<hr/>
Totals	9, 249	\$8, 299, 163
Deduct expirations and cancellations.....	3, 793	2, 897, 632
	<hr/>	<hr/>
Net amount in force December 31, 1913.....	5, 456	<u>\$5, 401, 531</u>

SCHEDULE OF BONDS AND STOCKS OWNED

	Book value	Par value	Market value
Bonds:			
Union Pacific R R 1st mtg 1947 4s.....	\$2, 020	\$2, 000	\$1, 920
New York O & W refunding 1992 4s.....	1, 890	2, 000	1, 680
New York O & W refunding 1992 4s.....	1, 900	2, 000	1, 680
Union Pacific R R 1st mtg 1947 4s.....	1, 014	1, 000	960
D & H R R 1st refunding, 1943 4s.....	1, 950	2, 000	1, 880
Stocks:			
10 Adams Express	2, 350	.....	950
10 United States Express	950	100	420
5 American Express	1, 175	100	520
1 Wells Fargo Express dividend from American Express .....	.....	100	96
	<hr/>	<hr/>	<hr/>
Totals	\$13, 249	\$9, 300	<u>\$10, 106</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All except New York, Kings, Queens and Richmond.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? President, secretary and inspectors.

What ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 36.2 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Based on board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes, excepting one.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE PATRONS OF HUSBANDRY FIRE RELIEF ASSOCIATION OF ULSTER COUNTY, N. Y.

NEWBURGH, N. Y.

[Organized February, 1902]

F. W. VAIL, President

W. T. SNIDER, Secretary

INCOME

Gross premiums written	\$14,098 95	
Deduct gross amount paid for return premiums	298 97	
Total premiums		\$13,799 98
Interest on:		
Deposits in banks	\$467 13	
Mortgage loans	150 00	
Other sources	90 00	
Total		707 13
Miscellaneous		59 25
Total Income		\$14,566 36
Ledger Assets December 31, 1912.....		12,504 56
Total		\$27,070 92

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$11,573 53
Commissions and brokerage	1,991 20
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,148 81
Advertising, printing and stationery.....	79 59
Postage, telegrams, telephone and express.....	46 05
Miscellaneous	264 46
Total Disbursements	\$15,103 64
Balance	\$11,967 28

LEDGER ASSETS

Mortgage loans	\$3,000 00
Collateral loans	1,800 00
Deposits in trust companies and banks <i>not on interest</i>	175 18
Deposit in trust companies and banks <i>on interest</i>	5,500 00
Agents' balances representing business written on and after October 1, 1913	1,027 04
Agents' balances representing business written prior to October 1, 1913	465 06
Total	\$11,967 28

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$8 33
Deposits	69 98
Collateral loans	30 00

Total	\$108 31
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Gross Assets	\$12,075 59
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DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.	465 06
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Total Admitted Assets.	\$11,610 53
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LIABILITIES

Unearned premiums	\$14,923 66
Salaries and miscellaneous expenses (estimated)	200 00

Total Liabilities	*\$15,123 66
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Excess of Liabilities over Assets.	\$3,513 13
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Amount advanced to corporation under the provisions of sub. 7 of section 267 of the Insurance Law.	None
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.	1,702	\$4,035,650
Written or renewed in 1913.	599	1,346,999
Totals	2,301	\$5,382,649
Deduct expirations and cancellations.	601	1,364,328
Net amount in force December 31, 1913.	1,700	\$4,018,321

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Three.

Does corporation classify its risks? No.

Are risks inspected? Yes. If so, by whom? All by directors and part by inspectors.

By whom are losses adjusted? Director and adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 27 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

* In this item is included the company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing the companies a period of seven years for that purpose and since the filing of its annual statement this company has made the improvement prescribed by the statute.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rate.

What officer or officers make such rates? Secretary and executive committee.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$1,500 each.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE PIONEER CO-OPERATIVE FIRE INSURANCE COMPANY

GREENVILLE, N. Y.

[Organized May, 1856]

JOHN ROE, President

O. C. STEVENS, Secretary

INCOME

Gross premiums written.....	\$33,381 28	
Deduct gross amount paid for return premiums	2,770 99	
Total premiums		\$30,610 29
Interest on:		
Deposits in banks.....	\$760 28	
Bonds	1,158 80	
Mortgage loans	103 50	
Total		2,022 58
Total Income		\$32,632 87
Ledger Assets December 31, 1912.....		55,108 45
Total		\$87,735 32

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$17,759 09
Commissions and brokerage.....	6,112 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,155 00
Rent	25 00
Advertising, printing and stationery.....	211 69
Postage, telegrams, telephone and express.....	204 21
Furniture and fixtures.....	158 70
Maps and corrections thereon.....	2 00
Expense of adjustment and settlement of losses, including (\$50) legal expenses connected therewith.....	288 18
Inspections and surveys.....	390 97
Organization	408 04
Miscellaneous	82 69
Expense of investing funds.....	19 85
Total Disbursements	\$27,817 96
Balance	\$59,917 36

LEDGER ASSETS

Mortgage loans	\$2,850 00
Book value of bonds.....	28,883 75
Cash in company's office.....	420 34
Deposits in trust companies and banks <i>not on interest</i>	3,138 29
Deposits in trust companies and banks <i>on interest</i>	18,000 00
Agents' balances representing business written on and after October 1, 1913.....	5,318 76
Agents' balances representing business written prior to October 1, 1913	1,306 22
Total	\$59,917 36

NON-LEDGER ASSETS		
Interest due and accrued on:		
Mortgages	\$109 50	
Bonds	148 40	
Deposits	384 15	
Total		\$642 05
Gross Assets		\$60,559 41

DEDUCT ASSETS NOT ADMITTED		
Agents' balances representing business written prior to October 1, 1913.....		
	\$1,306 22	
Book value of bonds over market value.....	533 75	
Total		1,839 97
Total Admitted Assets.....		\$58,719 44

LIABILITIES		
Unpaid losses unadjusted.....		\$2,390 84
Unearned premiums		20,811 91
Salaries and miscellaneous expenses.....		170 00
Total Liabilities		\$23,372 75
Excess of Assets over Liabilities.....		\$35,346 60

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	4,956	\$4,854.006
Written or renewed in 1913.....	3,373	3,188 144
Totals	8,329	\$8,042,150
Deduct expirations and cancellations.....	2,941	2,703,607
Net amount in force December 31, 1913.....	5,388	\$5,333,543

SCHEDULE OF BONDS OWNED			
	Book value	Par value	Market value
Greenville school 1914 4s.....	\$500	\$500	\$500
New York City 1957 4½s.....	5,000	5,000	5,200
Greene County new co court hse & jail 1931 4s	4,110	4,000	3,920
New York City 1957 4½s.....	2,130	2,000	2,080
St Louis Springfield & Peoria R R 1939 5s...	1,997	2,000	1,880
Oregon Short Line 1929 4s.....	945	1,000	890
So Pacific 1955 4s.....	3,805	4,000	3,600
New York Central Lines equip 1924 4½s...	1,998	2,000	1,920
New York Central Lines equip 1925 4½s.....	999	1,000	960
Oregon Short Line 1929 4s.....	2,685	3,000	2,670
So Pacific 1955 4s.....	1,820	2,000	1,800
Chicago Milwaukee & St Paul 1939 4½s....	1,985	2,000	2,020
Baltimore & Ohio convertible 1933 4½s.....	910	1,000	910
Totals	\$28,884	\$29,500	\$28,350

GENERAL INTERROGATORIES	
In how many counties is corporation transacting business?	About forty.
Does corporation classify its risks?	Yes.
Are risks inspected?	Yes. If so, by whom? Agents and state bureau.
By whom are losses adjusted?	Company official, paid adjuster or state bureau.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 30.2 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? 75 and 80 per cent. stock company rates, except farm and residential.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and member executive committee.

Do such officer or officers receive any commission? Secretary on home office agency.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE PREFERRED MUTUAL FIRE INSURANCE COMPANY OF CHENANGO COUNTY

NEW BERLIN, N. Y.

[Organized October, 1896]

I. L. RICHER, President

F. E. HOLMES, Secretary

INCOME

Gross premiums written	\$72,545 11	
Deduct gross amount paid for return premiums	3,221 54	
Total premiums		\$69,323 57
Interest on:		
Deposits in banks.....	\$295 31	
Bonds	3,968 33	
Total		4,263 64
Total Income		\$73,587 21
Ledger Assets December 31, 1912.....		119,802 15
Total		\$193,389 36

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$36,209 11
Commissions and brokerage	13,638 51
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,894 15
Rent, heat and light.....	214 53
Advertising, printing and stationery.....	954 66
Postage, telegrams, telephone and express.....	359 60
Furniture and fixtures.....	112 86
Maps and corrections thereon.....	9 40
Expense of adjustment and settlement of losses, including (\$394.64) legal expenses connected therewith.....	967 65
Inspections and surveys.....	470 25
State association and bureau.....	1,070 79
Dividends to policyholders.....	140 00
Total Disbursements	\$59,041 51
Balance	\$134,347 85

LEDGER ASSETS

Book value of bonds.....	\$98,041 09
Cash in company's office.....	559 04
Deposits in trust companies and banks <i>not on interest</i>	4,491 38
Deposits in trust companies and banks <i>on interest</i>	20,965 04
Agents' balances representing business written on and after October 1, 1913.....	9,085 92
Agents' balances representing business written prior to October 1, 1913	385 05
First National Bank (hands of receiver).....	820 33
Total	\$134,347 85

NON-LEDGER ASSETS		
Interest due and accrued on:		
Bonds	\$1,099 96	
Deposits	412 41	
Total		\$1,512 37
Gross Assets		\$135,860 22

DEDUCT ASSETS NOT ADMITTED		
Agents' balances representing business written prior to October 1, 1913.....		
	\$385 05	
Book value of bonds over market value.....	5,681 09	
On deposit in First National Bank (hands of receiver)	820 33	
Total		6,886 47
Total Admitted Assets.....		\$128,973 75

LIABILITIES		
Total unpaid losses.....		\$463 75
Unearned premiums		45,709 02
Total Liabilities		\$46,172 77
Excess of Assets over Liabilities.....		\$82,800 98
Amount advanced to corporation under the provisions of sub-division 7 of section 267 of the Insurance Law.....		None
Amount of such advances unpaid.....		None

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	11,301	\$11,226,790
Written or renewed in 1913.....	7,613	7,011,245
Totals	18,914	\$18,238,035
Deduct expirations and cancellations.....	6,733	5,629,195
Net amount in force December 31, 1913.....	12,181	\$12,608,840

SCHEDULE OF BONDS OWNED			
	Book value	Par value	Market value
Atchison Topeka & Santa Fe adjust 1995 4s.	\$4,596	\$5,000	\$4,200
Atl Coast Line (L & N Col) 1952 4s.....	1,840	2,000	1,760
Atlantic Coast Line 1st mtg 1952 4s.....	2,963	3,000	2,730
Adams Express col trust 1948 4s.....	5,502	5,500	4,070
Baltimore & Ohio 1st mtg 1948 4s.....	6,143	6,000	5,520
Delaware & Hudson con deb 1916 4s.....	5,698	6,000	5,820
Illinois Central ref mtg 1955 4s.....	4,860	5,000	4,500
Lake Shore & Michigan Southern 1931 4s...	4,721	5,000	4,450
New Berlin brook imp 1918 4½s.....	4,000	4,000	4,020
New Berlin water works 1922 4s.....	2,000	2,000	1,940
No Pac—Gt No (C B & J Jt) 1921 4s.....	4,799	5,000	4,750
New York Central deb 1934 4s.....	4,698	5,000	4,800
New York Ontario & Western 1992 4s.....	3,015	3,000	2,520
Oregon Short Line ref mtg 1948 4s.....	4,694	5,000	4,450
Pennsylvania R R conv 1915 3½s.....	4,684	5,000	4,850
Reading Co Phila & Rdg gen mtg 1997 4s....	4,684	5,000	4,650
Southern Pacific 1st ref mtg 1955 4s.....	4,746	5,000	4,500
U S Steel Corp sinking fund 1963 5s.....	5,205	5,000	5,000
Union Pacific 1st lien ref 2008 4s.....	2,976	3,000	2,730

	Book value	Par value	Market value
Wisconsin Central 1st mtg 1995 4s.....	\$4,580	\$5,000	\$4,300
Fonda Johnstown & Gloversville 1952 4½s.	4,644	5,000	4,300
Can No Ry equip imp roll stk lhm 1914 4Xs.	4,990	5,000	5,000
New York Central equip 1915 5s.....	2,003	2,000	2,000
Totals	<u>\$98,041</u>	<u>\$101,500</u>	<u>\$92,360</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty-nine.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Special agent and secretary.

By whom are losses adjusted? Secretary, special agent and adjusting bureau.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 30.6 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over one per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule rates and minimum for farms and three-year classes; percentage of bureau rates for other classes.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each? Treasurer, \$20,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE SARATOGA AND WASHINGTON FIRE INSURANCE COMPANY

MECHANIOVILLE, N. Y.

[Organized July, 1898]

WILLIAM H. ALLEN, President

H. O. BAILEY, Secretary

INCOME

Gross premiums written.....	\$12,500 23
Deduct gross amount paid for return premiums.....	3,101 92
Total Income	\$9,398 31
Ledger Assets December 31, 1912	5,293 45
Total	\$14,691 76

DISBURSEMENTS

Gross amount paid policyholders for losses....	\$8,373 18
Deduct amount received for salvage.....	50 00
Net amount paid policyholders for losses	\$8,323 18
Commissions and brokerage.....	1,885 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	953 96
Rent	186 00
Advertising, printing and stationery.....	164 01
Postage, telegrams, telephone and express.....	163 46
Expense of adjustment and settlement of losses, including (\$358.80) legal expenses connected therewith.....	635 16
Inspections and surveys.....	135 87
Interest on borrowed money and deferred loss payments.....	56 34
Association expenses	98 89
Miscellaneous office expense.....	50 65
Errors in agent's accounts previous to 1912.....	50 99
Total Disbursements	\$12,704 06
Balance	\$1,987 70

LEDGER ASSETS

Cash in company's office.....	\$33 55
Deposits in trust companies and banks <i>not on interest</i>	193 84
Agents' balances representing business written on and after October 1, 1913.....	974 02
Agents' balances representing business written prior to October 1, 1913	786 29
Total	\$1,987 70

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913	786 29
Total Admitted Assets	\$1,201 41

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, due.....	\$3,271 31	
Adjusted and unpaid, not due	459 78	
Unadjusted	200 00	
		<hr/>
Total unpaid losses.....		\$3,931 59
Unearned premiums		9,158 49
State association, dues and supplies.....		251 83
		<hr/>
Total Liabilities		\$13,341 91
		<hr/>
Excess of Liabilities over Assets.....		\$12,140 50
		<hr/>
Amount advanced to corporation under the provisions of sub- division 7 of section 267 of the Insurance Law.....		\$8,000 00
Amount of such advances unpaid.....		\$8,000 00
		<hr/>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3,097	\$2,568.090
Written or renewed in 1913.....	1,417	1,176,946
		<hr/>
Totals	4,514	\$3,745.036
Deduct expirations and cancellations.....	1,747	1,447,520
		<hr/>
Net amount in force December 31, 1913.....	*2,767	\$2,297.516
		<hr/>

* All risks reinsured February 1, 1914. Company ceased business.

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Twenty-four.
Does corporation classify its risks? Yes.
Are risks inspected? Yes. If so, by whom? Secretary and association inspectors.
By whom are losses adjusted? Generally by secretary.
What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 41 per cent.
Does surplus exceed 1 per cent. of amount of insurance in force? No.
Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.
Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.
Has corporation now in force:
Policy for more than \$5,000 on one risk? No.
Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
Policy for more than \$2,000 in the business section of any city or village without water protection? No.
Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.
In business section of any city or village over 1 per cent. of total amount of insurance in force? No.
Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.
How does corporation arrive at premium rate to be charged on various risks? Usually by percentage of the board rates.
What officer or officers make such rates? Secretary.
What officer or officers pass on character of risks? Secretary and president.
Do such officer or officers receive any commission? Not on risks passed by them.

Are officers bonded? No.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

THE SECURITY MUTUAL FIRE INSURANCE COMPANY OF DELAWARE COUNTY, N. Y.

DELHI, N. Y.

[Organized December, 1897]

JAMES R. HONEYWELL, President

OSCAR S. NICHOLS, Secretary

INCOME

Gross premiums written.....	\$25,508 42	
Deduct gross amount paid for return premiums.	2,751 56	
Total premiums		\$22,756 86
Interest on:		
Deposits in banks.....	\$344 10	
Bonds	89 00	
Mortgage loans	873 61	
Total		1,306 71
Miscellaneous		125 00
Total Income		\$24,188 57
Ledger Assets December 31, 1912.....		36,049 26
Total		\$60,237 83

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$17,485 84
Commissions and brokerage.....	4,553 87
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,152 72
Rent	160 60
Advertising, printing and stationery.....	140 10
Postage, telegrams, telephone and express.....	129 10
Maps and corrections thereon.....	20 00
Expense of adjustment and settlement of losses.....	175 49
Inspections and surveys.....	89 05
Miscellaneous	24 95
Office furniture	325 00
Traveling expenses of secretary at State association.....	120 99
State association expenses.....	326 29
Total Disbursements	\$25,704 00
Balance	\$34,533 83

LEDGER ASSETS

Mortgage loans	\$16,450 00
Book value of bonds.....	2,000 00
Cash in company's office.....	643 72
Deposits in trust companies and banks <i>on interest</i>	11,230 97
Agents' balances representing business written on and after October 1, 1913.....	3,766 26
Agents' balances representing business written prior to October 1, 1913	442 88
Total	\$34,533 83

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$518 58
Bonds	9 72

Total	\$528 30
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Gross Assets	\$35,062 13
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DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written

prior to October 1, 1913..... \$442 88

Book value of bonds over market value..... 20 00

Total	462 88
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Total Admitted Assets.....	\$34,599 25
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LIABILITIES

Unpaid losses unadjusted..... \$819 25

Unearned premiums 15,684 52

Total Liabilities	\$16,503 77
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Excess of Assets over Liabilities.....	\$18,095 48
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,467	\$4,178,150
Written or renewed in 1913.....	2,817	2,521,310
Totals	7,284	\$6,699,460
Deduct expirations and cancellations.....	2,683	2,398,333
Net amount in force December 31, 1913.....	4,601	\$4,301,127

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Town of Andes school dist No 2 1913 4s.....	\$250	\$250	\$250
Town of Andes school dist No 2 1914 4s.....	250	250	250
Town of Andes school dist No 2 1915 4s.....	500	500	495
Town of Andes school dist No 2 1917 4s.....	500	500	495
Town of Andes school dist No 2 1918 4s.....	500	500	490
Totals	\$2,000	\$2,000	\$1,980

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty.

Does corporation classify its risks? Yea.

Are risks inspected? To some extent. If so, by whom? Association inspectors.

By whom are losses adjusted? Mostly by secretary.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.93 per cent.

Does surplus exceed one per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over one per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Based on tariff rates.

What officer or officers pass on character of risks? Secretary and clerk in office.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000, secretary, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

STERLING FIRE INSURANCE COMPANY

COBLESKILL, N. Y.

[Organized October, 1895]

JUDSON BURHANS, President

W. D. COLCLOUGH, Secretary

INCOME

Gross premiums written.....	\$28,344 14	
Deduct gross amount paid for return premiums	2,937 45	
Total premiums		\$25,406 69
Interest on deposits in banks.....		690 36
Total Income		\$26,097 05
Ledger Assets December 31, 1912.....		26,180 60
Total		\$52,277 65

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$16,412 05	
Commissions and brokerage.....	5,082 65	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,838 39	
Rent	196 80	
Advertising, printing and stationery.....	210 99	
Postage, telegrams, telephone and express.....	146 08	
Furniture and fixtures	12 75	
Expense of adjustment and settlement of losses.....	328 14	
Inspections and surveys.....	368 36	
Home office sundries.....	108 21	
Bureau and association	91 57	
Total Disbursements		\$25,795 99
Balance		\$26,481 66

LEDGER ASSETS

Cash in company's office.....	\$664 99	
Deposits in trust companies and banks <i>not on interest</i>	3,424 19	
Deposits in trust companies and banks <i>on interest</i>	18,500 00	
Agents' balances representing business written on and after October 1, 1913.....	3,594 60	
Agents' balances representing business written prior to October 1, 1913	297 38	
Total		\$26,481 66

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	297 88	
Total Admitted Assets		\$26,183 78

LIABILITIES

Unearned premiums	\$17,731 12
Excess of Assets over Liabilities.....	\$8,452 66

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,790	\$4,497,126
Written or renewed in 1913.....	3,139	2,821,853
Totals	7,929	\$7,318,979
Deduct expirations and cancellation.....	2,770	2,396,274
Net amount in force December 31, 1913.....	5,159	\$4,922,705

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, If so, by whom? Secretary and regular adjusters.

By whom are losses adjusted? Secretary and insurance adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.2 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Specifically rated risks written at 75 to 80 per cent. of board rates.

What officer or officers make such rates? Secretary, as manager of company.

What officer and officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized March, 1887]

R. G. H. SPEED, President

A. B. RUST, Secretary

INCOME

Gross premiums written.....	\$164,339 73	
Deduct gross amount paid for return premiums	14,204 65	
Total premiums		\$150,135 08
Interest on:		
Deposits in banks.....	\$296 13	
Bonds	1,648 55	
Total		1,944 68
Total Income		\$152,079 76
Ledger Assets December 31, 1912.....		93,885 05
Total		\$245,964 81

DISBURSEMENTS

Gross amount paid policyholders for losses.....	\$141,363 46	
Deduct amount received for:		
Salvage	\$588 44	
Reinsurance	510 00	
	1,098 44	
Net amount paid policyholders for losses.....		\$140,265 02
Commissions and brokerage.....		26,904 73
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		15,149 79
Rent		1,015 65
Advertising, printing and stationery.....		1,091 94
Postage, telegrams, telephone and express.....		945 51
Furniture and fixtures.....		300 15
Expense of adjustment and settlement of losses, including (\$775.55) legal expenses connected therewith.....		2,279 69
Other legal expenses.....		102 62
Inspections and surveys.....		4,825 67
Office expenses		152 55
Association expenses		839 62
Officers' bonds		150 00
Loss on 1912 assessment.....		420 26
Miscellaneous		20 90
Total Disbursements		\$194,464 10
Balance		\$51,500 71

LEDGER ASSETS

Book value of bonds.....	\$22,700 00
Cash in company's office.....	1,893 63
Deposits in trust companies and banks <i>on interest</i>	8,303 72
Agents' balances representing business written on and after October 1, 1913.....	14,397 93
Agents' balances representing business written prior to October 1, 1913.....	4,205 43
Total	\$51,500 71

NON-LEDGER ASSETS

Interest due and accrued on:	
Bonds	\$64 12
Deposits	52 50
Total	116 62
Gross Assets	\$51,617 33

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1913.....	\$4,205 43
Book value of bonds over market value.....	300 00
Total	4,505 43
Total Admitted Assets.....	\$47,111 90

LIABILITIES

Unpaid losses:	
Adjusted and unpaid, not due.....	\$16,824 50
Unadjusted	6,566 00
Resisted	400 00
Total unpaid losses.....	\$23,790 50
Unearned premiums	131,376 99
Total Liabilities	\$155,167 49
Excess of Liabilities over Assets.....	*\$108,055 59

*On January 15, 1914, this company levied an assessment to make good this deficiency.

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	29,580	\$41,263,215
Written or renewed in 1913.....	12,223	16,797,890
Totals	41,803	\$58,061,105
Deduct expirations and cancellations.....	16,188	21,210,495
Net amount in force December 31, 1913.....	25,615	\$36,850,610

SCHEDULE OF BONDS OWNED.

	Book value	Par value	Market value
City of Ithaca funding 1914 4s.....	\$5,000	.....	\$5,000
City of Ithaca water 1927 4s.....	10,000	.....	9,700
City of Ithaca water 1927 4s.....	2,000	.....	2,000
Village of Groton 1914-32 4½s.....	5,700	.....	5,700
Totals . . .	\$22,700	.....	\$22,400

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Agents and special inspectors.

By whom are losses adjusted? President and hired adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 31 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during year 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at a premium rate to be charged on various risks? Board rates and our experience.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$50,000.

Does corporation require bonds from its agents? Yes. If so, state amount. \$200 to \$1,500, according to amount of business.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

UTICA FIRE INSURANCE COMPANY OF ONEIDA COUNTY, N. Y.

UTICA, N. Y.

[Organized November, 1903]

W. HENRY START, President

H. A. ACKROYD, Secretary

INCOME

Gross premiums written.....	\$18,477 56	
Deduct gross amount paid for return premiums	1,883 81	
	<hr/>	
Total premiums		\$16,593 75
Interest on:		
Deposits in banks.....	\$105 00	
Bonds	450 28	
Mortgage loans	127 50	
	<hr/>	
		682 78
Total Income		<hr/> \$17,276 53
Ledger Assets December 31, 1912.....		20,251 51
		<hr/>
Total		<hr/> \$37,528 04

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$8,388 17
Commissions and brokerage.....	3,319 41
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,208 00
Rent	300 00
Advertising, printing and stationery.....	202 49
Postage, telegrams, telephone and express.....	201 86
Expense of adjustment and settlement of losses, including (\$103.69) legal expenses connected therewith.....	103 69
Inspections and surveys.....	49 62
Associated Co-operative Fire Insurance Company.....	163 61
Typewriter	78 50
	<hr/>
Total Disbursements	\$14,015 35
	<hr/>
Balance	<hr/> \$23,512 69

LEDGER ASSETS

Mortgage loans	\$2,600 00
Book value of bonds.....	12,741 25
Deposits in trust companies and banks <i>not on interest</i>	1,967 92
Deposits in trust companies and banks <i>on interest</i>	3,500 00
Agents' balances representing business written on and after October 1, 1913.....	2,673 30
Agents' balances representing business written prior to October 1, 1913.....	30 22
	<hr/>
Total	<hr/> \$23,512 69

NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages	\$13 57
Bonds	90 00

Total	\$103 57
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Gross Assets	\$28,616 26
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DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written

prior to October 1, 1913..... \$30 22

Book value of bonds over market value..... 1,381 25

Total	1,411 47
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Total Admitted Assets.....	\$22,204 79
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LIABILITIES

Unpaid losses:

Unadjusted \$150 00

Unearned premiums 8,785 35

Total Liabilities	\$8,935 35
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Excess of Assets over Liabilities	\$13,269 44
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,253	\$1,898,097
Written or renewed in 1913.....	1,939	1,637,970
Totals	4,192	\$3,536,067
Deduct expirations and cancellations.....	1,599	1,296,532
Net amount in force December 31, 1913.....	2,593	\$2,239,535

SCHEDULE OF BONDS OWNED

	Book value	Par value	Market value
Chicago R I & Pac 1st ref 1934 4s.....	\$4,494	\$5,000	\$3,600
Chicago & Alton 1st ref 1949 3s.....	1,462	2,000	1,220
Southern Pacific 1st ref mtg 1955 4s.....	1,895	2,000	1,800
Southern Pacific 1st ref mtg 1955 4s.....	2,850	3,000	2,700
Equit Gas & El Co Utica 1st ref mtg 1942 5s	2,040	2,000	2,040
Totals.....	\$12,741	\$14,000	\$11,360

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty-six.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Manager and special inspector.

By whom are losses adjusted? Manager and employed adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at a premium rate to be charged on various risks? 80 per cent. of the board rate.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Manager.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond of each. Treasurer, \$1,000; secretary, \$500.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

WEST SENECA MUTUAL FIRE INSURANCE ASSOCIATION

GARDENVILLE, N. Y.

[Organized April, 1894]

VICTOR J. FISCHER, President

CHAS. C. BROWN, Secretary

INCOME

Gross premiums written	\$1,186 63
Deduct gross amount paid for return pre- miums	8 50
Total premiums	\$1,178 13
Interest or deposits in bank.....	187 57
Total Income	\$1,365 70
Ledger Assets December 31, 1912.....	4,961 55
Total	\$6,327 25

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$218 00
Commissions and brokerage.....	14 50
Salaries, fees and all other charges of officers, directors, trus- tees and home office employees.....	370 28
Advertising, printing and stationery.....	13 80
Postage, telegrams, telephone and express.....	4 35
Miscellaneous	43 48
Total Disbursements	\$664 41
Balance	\$5,662 84

LEDGER ASSETS

Cash in company's office.....	\$207 84
Deposits in trust companies and banks <i>not on interest</i>	5,213 36
Premiums due 1913.....	241 64
Total	\$5,662 84

NON-LEDGER ASSETS

Interest due and accrued on deposits.....	38 86
Total Assets	\$5,701 70

LIABILITIES

Unearned premiums	\$1,360 00
Salaries and miscellaneous expenses.....	251 30
Total Liabilities	\$1,611 30
Excess of Assets over Liabilities.....	\$4,090 40

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes. If, so, by whom? Directors.

By whom are losses adjusted? Directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 26.4 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? One rate on all property insured.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Board of directors.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer \$1,000 each.

Does corporation require bonds from its agents? Have no agents.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

WYOMING VALLEY FIRE INSURANCE COMPANY

WARSAW, N. Y.

[Organized February, 1892]

A. N. PECKHAM, President

W. W. SMALLWOOD, Secretary

INCOME	
Gross premiums written.....	\$42,343 43
Deduct gross amount paid for return premiums.....	2,919 18
Total premiums	\$39,424 25
Interest on deposits in banks.....	614 25
Total Income	\$40,038 50
Ledger Assets December 31, 1912.....	20,859 15
Total	\$60,897 65

DISBURSEMENTS	
Net amount paid policyholders for losses.....	\$22,051 58
Commissions and brokerage	6,387 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,350 00
Rent	77 40
Advertising, printing and stationery.....	344 85
Postage, telegrams, telephone and express.....	282 23
Furniture and fixtures.....	17 50
Maps and corrections thereon.....	1 50
Expense of adjustment and settlement of losses, including (\$100.00) legal expenses connected therewith.....	367 58
Miscellaneous	887 79
Total Disbursements	\$32,767 65
Balance	\$28,130 00

LEDGER ASSETS	
Cash in company's office.....	\$802 32
Deposits in trust companies and banks on interest.....	22,321 20
Agents' balances representing business written on and after October 1, 1913.....	4,562 01
Agents' balances representing business written prior to October 1, 1913	444 47
Total	\$28,130 00

DEDUCT ASSETS NOT ADMITTED	
Agents' balances representing business written prior to October 1, 1913	444 47
Total Admitted Assets.....	\$27,685 53

LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$200 31	
Resisted	1, 587 25	
Total unpaid losses.....		\$1, 787 56
Unearned premiums		35, 593 38
Total Liabilities		*\$37,380 94
Excess of Liabilities over Assets.....		\$9,695 41

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4, 303	\$7, 430, 432
Written or renewed in 1913.....	2, 956	4, 119, 076
Totals	7, 259	\$11, 549, 508
Deduct expirations and cancellations.....	2, 088	2, 915, 942
Net amount in force December 31, 1913.....	5, 171	\$8, 633, 566

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty-one.

Does corporation classify its risks? Yes.

Are risks inspected? Yes. If so, by whom? Solicitor.

By whom are losses adjusted? President, manager and official adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 26.3 per cent.

Does surplus exceed one per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1913? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1913? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1913 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? By obtaining board rates where possible and charge from 15 to 20 per cent. less.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and manager.

Do such officer or officers receive any commission? No.

* In this item is included this company's liability for the unearned portions of premiums, created by chapter 328 of the Laws of 1910 as amended by chapter 323 of the Laws of 1911. The statute provides for the gradual accumulation of the reserve required, allowing co-operative companies a period of seven years for that purpose and this company has made the improvement prescribed by the statute, for the year 1913.

Are officers bonded? Yes. If so, state amount of bond for each? Secretary, \$10,000; treasurer, \$15,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1913? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1913? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1913, which is now outstanding? No.

COUNTY ASSESSMENT CORPORATIONS

[555]

THE AGRICULTURAL INSURANCE COMPANY OF

ST. LAWRENCE COUNTY, NEW YORK

CANTON, N. Y.

[Commenced business February, 1892]

CLARENCE E. SUNDERLAND, President

ABRAM H. WIGGINS, Secretary

INCOME

Policy fees	\$133 00
Assessments received	2, 316 62
Interest	37 93
Borrowed money	1, 075 00
Miscellaneous	237 07
Total Income	\$3,799 62
Balance on hand December 31, 1912.....	13 42
Total	\$3,813 04

DISBURSEMENTS

Amount of losses paid.....	\$2, 035 25
Expense of adjustment and settlement of losses.....	28 45
Advertising, printing and stationery.....	8 85
Postage	20 00
Commissions to agents or directors, including \$133 policy fees	271 25
Borrowed money repaid and (\$33.80) interest thereon.....	1, 433 80
Total disbursements	\$3,797 60
Balance	\$15 44

ASSETS

Cash in office.....	\$1 60
Deposits in trust companies and banks <i>not on interest</i>	13 75
Total Assets	\$15 44

LIABILITIES

Borrowed money unpaid	\$278 25
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	441	\$784, 095
Written or renewed in 1913.....	135	243, 630
Total	576	\$1, 027, 725
Deduct expirations and cancellations.....	140	280, 190
In force December 31, 1913.....	436	\$747, 535

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached buildings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholders pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 30 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912? \$28.

State amount, if any, of unpaid assessments levied after December 31, 1912? \$273.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary for all money handled by him.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,700.

ALLEGANY COUNTY FARMERS' CO-OPERATIVE

FIRE INSURANCE COMPANY

ALFRED, N. Y.

[Commenced business April, 1887]

T. B. BURDICK, President

CHARLES STILLMAN, Secretary

INCOME	
Policy fees	\$2,459 40
Assessments received	21,111. 65
Borrowed money	28,300 00
Total Income	\$51,871 05
Balance on hand December 31, 1912.....	97 73
Total	\$51,968 78

DISBURSEMENTS	
Amount of losses paid.....	\$23,991 33
Expense of adjustment and settlement of losses.....	165 50
Officers' salaries and fees.....	900 00
Directors' fees and expenses	152 64
Office expenses, clerk hire, etc.....	76 23
Advertising, printing and stationery.....	90 50
Postage	73 92
Commissions to agents or directors.....	1,125 96
Borrowed money repaid and (\$893.25) interest thereon.....	24,393 25
Miscellaneous	17 53
Total Disbursements	\$50,991 95
Balance	\$976 83

ASSETS	
Cash in office.....	\$647 99
Due from directors.....	328 84
Total Assets	\$976 83

LIABILITIES	
Borrowed money unpaid.....	\$28,300 00

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	2,866	\$5,339,900
Written or renewed in 1913.....	915	1,818,100
Totals	3,781	\$7,158,000
Deduct expirations and cancellations.....	969	1,648,100
In force December 31, 1913.....	2,812	\$5,509,900

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and other property not more hazardous.

What policy or survey fees does policyholder pay at issuance of policy? 50 cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents

What was the rate per \$100 of insurance of any assessments levied during 1913? 40 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$93.46.

State amount, if any, of unpaid assessments levied after December 31, 1912? \$62.80.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, each \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

AUBURN MUTUAL FIRE INSURANCE COMPANY OF CAYUGA COUNTY

AUBURN, N. Y.

[Commenced business January, 1907]

WM. S. LEE, President

W. L. GLANVILLE, Secretary

INCOME

Advance payments (other than policy fees)	\$242 95
Policy fees	63 55
Interest	20 63
Total Income	\$327 13
Balance on hand December 31, 1912	645 12
Total	\$972 25

DISBURSEMENTS

Officers' salaries and fees	\$43 18
Directors' fees and expenses	97 50
Office expenses, clerk hire, etc.	91 84
Advertising, printing and stationery	2 50
Postage	3 00
Commissions to agents or directors	115 16
Returns to policyholders other than loss payments	4 33
Total Disbursements	\$357 51
Balance	\$614 74

ASSETS

Cash in office	\$32 23
Deposits in trust companies and banks <i>not on interest</i>	76 42
Deposits in trust companies and banks <i>on interest</i>	506 09
Total Assets	\$614 74

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	255	\$231, 726
Written or renewed in 1913	108	82, 717
Totals	363	\$314, 443
Deduct expirations and cancellations	115	105, 183
In force December 31, 1913	248	\$209, 260

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy?

Varies with amount of insurance but not in excess of \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents for one-year policies, 30 cents for three-year policies.

What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912? None.

State amount, if any, of unpaid assessments levied after December 31, 1912? None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified as protected and unprotected.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. None fixed as yet.

For what term are policies written? One and three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$500 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? By person taking the application.

By whom are losses adjusted? Executive committee and board of directors.

What is the largest amount insured in any one hazard? \$2,000.

THE BROOME COUNTY FARMERS FIRE RELIEF ASSOCIATION

NINEVEH, N. Y.

[Commenced business April, 1887]

S. A. HOLCOMB, President

A. BRYCE, Secretary

INCOME	
Advance payments (other than policy fees)	\$385 38
Policy fees	470 00
Assessments received	5,839 03
Borrowed money	4,971 51
Miscellaneous	245 84
Total Income	\$11,911 76
Balance on hand December 31, 1912.....	22 80
Total	\$11,934 56

DISBURSEMENTS	
Amount of losses paid.....	\$5,316 40
Expense of adjustment and settlement of losses.....	93 61
Officers' salaries and fees.....	10 00
Directors' fees and expenses.....	135 70
Office expenses, clerk hire, etc.....	599 47
Advertising, printing and stationery.....	68 45
Postage	75 48
Commissions to agents or directors, including \$470 policy fees.	565 02
Borrowed money repaid and (\$190) interest thereon.....	5,064 90
Miscellaneous	4 25
Total Disbursements	\$11,933 28
Balance	\$1 28

ASSETS	
Cash in office.....	\$1 28
LIABILITIES	
Borrowed money unpaid.....	\$96 61
Due officers	732 90
Total Liabilities	\$829 51

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	1,153	\$2,117,310
Written or renewed in 1913.....	470	909,166
Totals	1,623	\$3,026,476
Deduct expirations and cancellations.....	378	688,010
In force December 31, 1913.....	1,245	\$2,338,466

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, school houses and creameries.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912? None.

State amount, if any, of unpaid assessments levied after December 31, 1912? \$545.98.

Is property classified? No.

For what term are policies written? Three years.

Are officer's bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000; secretary, \$5,000; assistant secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$7,000.

THE BROOME COUNTY PATRONS' FIRE RELIEF ASSOCIATION

BINGHAMTON, N. Y.

[Commenced business June, 1889]

MARTIN SHERWOOD, President

E. M. JAYCOX, Secretary

INCOME

Advance payments (other than policy fees)	\$206 29
Policy fees	127 00
Assessments received	803 48
Interest	15 16
Borrowed money	500 00
Total Income	\$1,651 93
Balance on hand December 31, 1912.....	1,151 56
Total	\$2,803 49

DISBURSEMENTS

Amount of losses paid.....	\$924 59
Expense of adjustment and settlement of losses.....	10 00
Officers' salaries and fees.....	135 22
Directors' fees and expenses.....	11 48
Advertising, printing and stationery.....	20 38
Postage	23 89
Policy fees	127 00
Returns to policyholders other than loss payments.....	1 00
Borrowed money repaid and (\$28.30) interest thereon.....	528 30
Legal expenses	50
Miscellaneous	9 00
Total Disbursements	\$1,791 36
Balance	\$1,012 13

ASSETS

Cash in office.....	\$41 96
Deposits in trust companies and banks <i>not on interest</i>	316 77
Deposits in trust companies and banks <i>on interest</i>	653 40
Total Assets	\$1,012 13

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	451	\$735, 570
Written or renewed in 1913.....	127	216, 330
Totals	578	\$951, 900
Deduct expirations and cancellations.....	79	128, 390
In force December 31, 1913.....	499	\$823, 510

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 10 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$8.10.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$112.21.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

CALLICOON AGRICULTURAL MUTUAL FIRE RELIEF
ASSOCIATION OF SULLIVAN COUNTY

NORTH BRANCH, N. Y.

[Commenced business November, 1878]

EDWARD C. NEIGER, President

WILLIAM J. GEBHARDT, Secretary

INCOME

Advance payments (other than policy fees)	\$1,751 35
Policy fees	867 00
Assessments received	8,553 66
Miscellaneous	269 52
Total Income	\$11,441 53
Balance on hand December 31, 1912.....	4,328 12
Total	\$15,769 65

DISBURSEMENTS

Amount of losses paid.....	\$10,407 20
Expense of adjustment and settlement of losses.....	136 75
Officers' salaries and fees.....	537 00
Directors' fees and expenses.....	96 05
Office expenses, clerk hire, etc.	15 00
Advertising, printing and stationery.....	30 35
Postage	101 37
Commissions to agents or directors.....	579 00
Returns to policyholders other than loss payments.....	158 91
Miscellaneous	3 75
Total Disbursements	\$12,065 38
Balance	\$3,704 27

ASSETS

Cash in office.....	\$37 08
Deposits in trust companies and banks <i>not on interest</i>	3,667 19
Total Assets	\$3,704 27

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,100	\$3,800.934
Written or renewed in 1913.....	579	1,049,061
Totals	2,679	\$4,849.995
Deduct expirations and cancellations.....	556	903,145
In force December 31, 1913.....	2,123	\$3,946,850

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and school houses.

What policy or survey fee does policyholder pay at issuance of policy? Old members, \$1.50; new members, according to amount of policy.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 11½ cents; second class, 14 2/7 cents.

What was the rate per \$100 insurance of any assessments levied during 1913? 22 cents on first class, 28 cents on second class.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class property located 50 feet from other property; second class property located 35 feet from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Assess according to amount of deposit notes.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500; secretary, \$500.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Directors, \$250.

Are risks inspected? Yes. If so, by whom? By directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE CATTARAUGUS COUNTY CO-OPERATIVE

FARMERS FIRE RELIEF ASSOCIATION

EAST RANDOLPH, N. Y.

[Commenced business September, 1885]

M. S. RANDALL, President

S. N. MILLER, Secretary

INCOME	
Policy fees	\$1,540 50
Assessments received	26,999 94
Borrowed money	14,800 00
Total Income	\$43,340 44
Balance on hand December 31, 1912.....	20 22
Total	\$43,360 66

DISBURSEMENTS	
Amount of losses paid.....	\$22,868 83
Expense of adjustment and settlement of losses.....	405 67
Officers' salaries and fees.....	1,040 00
Directors' fees and expenses.....	265 43
Office expenses, clerk hire, etc.....	159 91
Advertising, printing and stationery.....	78 02
Postage	181 20
Commissions to agents or directors, including \$1,540.50 policy fees	1,597 12
Returns to policyholders other than loss payments.....	26 58
Borrowed money repaid and (\$557) interest thereon.....	16,357 00
Miscellaneous	14 50
Total Disbursements	\$42,994 31
Balance	\$366 35

ASSETS	
Cash in office.....	\$47 71
Deposits in trust companies and banks <i>not on interest</i>	318 64
Total Assets	\$366 35

LIABILITIES	
Gross losses and claims unpaid including \$1,421.50 claims resisted	\$2,790 09
Borrowed money unpaid.....	6,800 00
Total Liabilities	\$9,590 09

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	4,216	\$6,817,155
Written or renewed in 1913.....	1,027	1,849,035
Totals	5,243	\$8,666,190
Deduct expirations and cancellations.....	982	1,541,385
In force December 31, 1913.....	4,261	\$7,124,805

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Forty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$139.82.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$263.53.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Solicitors.

By whom are losses adjusted? Adjusters from Board of Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE CATTARAUGUS COUNTY PATRONS' FIRE
RELIEF ASSOCIATION

CONEWANGO, N. Y.

[Commenced business March, 1897]

H. A. BROOKS, President

CHARLES C. MASON, Secretary

INCOME	
Policy fees	\$185 00
Assessments received	8,054 11
Borrowed money	6,000 00
Total Income	\$14,239 11
Balance on hand December 31, 1912.....	223 05
Total	\$14,462 16

DISBURSEMENTS	
Amount of losses paid.....	\$7,917 00
Expense of adjustment and settlement of losses.....	82 76
Officers' salaries and fees.....	450 00
Directors' fees and expenses.....	295 22
Advertising, printing and stationery.....	24 45
Postage	54 98
Returns to policyholders other than loss payments.....	8 55
Borrowed money repaid and (\$178) interest thereon.....	5,278 00
Legal expenses	239 89
Total Disbursements	\$14,350 85
Balance	\$111 31

ASSETS	
Cash in bank	\$111 31

LIABILITIES	
Gross losses and claims unpaid including \$25 claims resisted..	\$75 00
Borrowed money unpaid.....	4,000 00
Total Liabilities	\$4,075 00

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	1,016	\$2,410,359
Written or renewed in 1913.....	228	568,375
Totals	1,244	\$2,978,734
Deduct expirations and cancellations.....	290	604,348
In force December 31, 1913.....	954	\$2,374,386

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholders pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$135.02.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$235.88.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Executive committee.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

CAYUGA COUNTY FARMERS' INSURANCE COMPANY

AUBURN, N. Y.

[Commenced business April, 1882]

JOHN H. MOSHER, President

S. L. DEPEW, Secretary

INCOME

Advance payments (other than policy fees)	\$89 33
Assessments received	5,706 74
Borrowed money	9,000 00
Total Income	\$14,796 07
Balance on hand December 31, 1912	5,088 96
Total	\$19,885 03

DISBURSEMENTS

Amount of losses paid	\$8,020 05
Expense of adjustment and settlement of losses	117 10
Officers' salaries and fees	542 50
Directors' fees and expenses	848 03
Office expenses, clerk hire, etc.	47 88
Advertising, printing and stationery	107 00
Postage	137 50
Commissions to agents or directors	835 00
Returns to policyholders other than loss payments	57 88
Borrowed money repaid	9,047 54
Miscellaneous	21 30
Total Disbursements	\$19,781 84
Balance	\$103 19

ASSETS

Cash in office	\$103 19
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LIABILITIES

Borrowed money unpaid	\$2,600 00
Interest due and accrued on borrowed money	34 17
Printing bills due	135 00
Total Liabilities	\$2,769 17

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	2,593	\$4,835,165
Written or renewed in 1913	801	1,501,405
Totals	3,394	\$6,336,570
Deduct expirations and cancellations	633	1,096,820
In force December 31, 1913	2,761	\$5,239,750

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Six cents for 1 year; 8 cents for 2 years; 10 cents for 3 years; 12 cents for 4 or 5 years.

What was the rate per \$100 of insurance of any assessments levied during 1913? Sixteen cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$2,231.77 and \$1,790.45 advance payments.

Is property classified? No.

For what term are policies written? One to five years.

Are officer's bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000; secretary, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjusting committee.

What is the largest amount insured in any one hazard? \$4,000.

CAYUGA COUNTY PATRONS' FIRE RELIEF ASSOCIATION

POPLAR RIDGE, N. Y.

[Commenced business July, 1877]

WILLIAM H. ROOT, President

ELISHA COOK, Secretary

INCOME

Advance payments (other than policy fees)	\$714 28
Policy fees	615 00
Assessments received	6, 475 24
Borrowed money	13, 813 13
Miscellaneous	323 76
Total Income	\$21,941 41
Balance on hand December 31, 1912.....	929 58
Total	\$22,870 94

DISBURSEMENTS

Amount of losses paid.....	\$14, 289 79
Officers' salaries and fees.....	395 00
Directors' fees and expenses.....	287 52
Advertising, printing and stationery.....	206 34
Postage	26 85
Commissions to agents or directors.....	323 76
Borrowed money repaid and (\$450) interest thereon.....	6, 639 12
Total Disbursements	\$22,168 38
Balance	\$702 56

ASSETS

Cash in office.....	\$702 56
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LIABILITIES

Borrowed money unpaid	\$11, 700 00
Interest due and accrued on borrowed money.....	400 00
Total Liabilities	\$12,100 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2, 342	\$5, 013, 429
Written or renewed in 1913.....	615	1, 359, 394
Totals	2, 957	\$6, 372, 823
Deduct expirations and cancellations.....	577	1, 171, 119
In force December 31, 1913.....	2, 380	\$5, 201, 704

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.00.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eleven and one-ninth cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Fifteen cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$3,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

CENTRAL CITY CO-OPERATIVE FIRE INSURANCE

COMPANY OF ONONDAGA COUNTY

SYRACUSE, N. Y.

[Commenced business March, 1901]

MYRON C. DARROW, President

IRVINE J. CHAPMAN, Secretary

INCOME

Advance payments (other than policy fees)	\$1, 157 72
Policy fees	188 23
Interest	17 74
Borrowed money	311 27
Total Income	\$1,674 96
Balance on hand December 31, 1912.....	573 25
Total	\$2,248 21

DISBURSEMENTS

Amount of losses paid.....	\$35 50
Officers' salaries and fees.....	181 00
Directors' fees and expenses.....	20 70
Office expenses, clerk hire, etc.	119 55
Advertising, printing and stationery.....	29 40
Postage	5 44
Commissions to agents or directors.....	502 93
Returns to policyholders other than loss payments.....	37 45
Borrowed money repaid	213 88
Legal expenses	25 09
Auditors' fees	109 98
Bad accounts	39 24
Total Disbursements	\$1,320 16
Balance	\$928 05

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$737 86
Due from agents.....	190 19
Total Assets	\$928 05

LIABILITIES

Borrowed money unpaid.....	\$107 39
Due secretary	14 26
Total Liabilities	\$121 65

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	801	\$1,031,120
Written or renewed in 1913.....	324	402,917
Totals	1,125	\$1,434,037
Deduct expirations and cancellations.....	342	436,350
In force December 31, 1913.....	783	\$997,687

GENERAL INTERROGATORIES

Name the kinds of property insured. Detached property.

What policy or survey fee does policyholder pay at issuance of policy?
Varies according to size of policy and class.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Varies according to class.

What was the rate per \$100 of insurance of any assessments levied during 1913? None made.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? Yes.

Does corporation use different rates in making assessments on classified property? Yes.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors or agents.

By whom are losses adjusted? President, secretary and attorney.

What is the largest amount insured in any one hazard? \$2,500.

THE CHAUTAUQUA COUNTY PATRONS' FIRE
RELIEF ASSOCIATION

MAYVILLE, N. Y.

[Commenced business August, 1877]

E. F. LAKE, President

JARED HEWES, Secretary

INCOME	
Policy fees	\$6,315 72
Assessments received	21,451 60
Total Income	\$27,767 32
Balance on hand December 31, 1912.....	6,410 69
Total	\$34,178 01

DISBURSEMENTS	
Amount of losses paid.....	\$24,939 30
Officers' salaries and fees.....	775 00
Directors' fees and expenses.....	3,307 50
Advertising, printing and stationery.....	24 30
Postage	81 60
Returns to policyholders other than loss payments.....	576 91
Miscellaneous	98 03
Total Disbursements	\$29,802 64
Balance	\$4,375 37

ASSETS	
Deposits in trust companies and banks <i>not on interest</i>	\$4,375 37

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	5,127	\$11,168.802
Written or renewed in 1913.....	1,477	3,414,500
Totals	6,604	\$14,583,302
Deduct expirations and cancellations.....	1,288	2,737,167
In force December 31, 1913.....	5,316	\$11,846,135

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, schools and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 11 1/9 to 16 2/3 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 20 cents.

Is property classified? Yea

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

CHENANGO COUNTY PATRONS' FIRE RELIEF ASSOCIATION

NORWICH, N. Y.

[Commenced business January, 1885]

P. A. LOOMIS, President HARMON A. WALWORTH, Secretary

INCOME

Advance payments (other than policy fees)	\$3, 348 20
Assessments received	15, 940 65
Borrowed money	3, 800 00
Miscellaneous	294 67
Total Income	\$23,383 52
Balance on hand December 31, 1912.....	381 93
Total	\$23,765 45

DISBURSEMENTS

Amount of losses paid.....	\$11, 542 17
Officers' salaries and fees.....	2, 523 04
Office expenses, clerk hire, etc.....	551 25
Advertising, printing and stationery.....	686 12
Postage	245 55
Returns to policyholders other than loss payments.....	73 47
Borrowed money repaid and (\$338.80) interest thereon.....	4, 138 80
Legal expenses	40 00
Miscellaneous	639 57
Total Disbursements	\$20,439 97
Balance	\$3,325 48

ASSETS

Cash in office.....	\$3, 325 48
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LIABILITIES

Gross losses and claims.....	\$1, 916 80
Borrowed money unpaid.....	4, 300 00
Interest due and accrued on borrowed money.....	176 00
Total Liabilities	\$6,392 80

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3, 247	\$6, 400, 606
Written or renewed in 1913.....	700	1, 510, 273
Totals	3, 947	\$7, 910, 879
Deduct expirations and cancellations.....	550	960, 845
In force December 31, 1913.....	3, 397	\$6, 950, 034

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Forty cents and fifty cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-nine cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$41.79.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$559.85.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, property occupied by owner; second class, property occupied by tenants.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors and special agents.

By whom are losses adjusted? Secretary assisted by an adjuster.

What is the largest amount insured in any one hazard? \$3,000.

THE CHERRY VALLEY, ROSEBOOM AND WESTFORD AND OTSEGO COUNTY CO-OPERATIVE INSURANCE COMPANY

CHERRY VALLEY, N. Y.

[Commenced business 1880]

H. B. VAN VALKENBURGH, President

FRED J. GILDAY, Secretary

INCOME

Policy fees	\$406 40
Assessments received	3,191 00
Borrowed money	1,350 00
Miscellaneous	40 43
Total Income	\$4,987 83
Balance on hand December 31, 1912.....	68 60
Total	\$5,056 43

DISBURSEMENTS

Amount of losses paid.....	\$2,666 07
Expense of adjustment and settlement of losses.....	29 50
Officers' salaries and fees.....	345 30
Directors' fees and expenses.....	72 00
Office expenses, clerk hire, etc.....	51 40
Advertising, printing and stationery.....	67 45
Postage	21 63
Commissions to agents or directors, including \$254 policy fees..	255 00
Returns to policyholders other than loss payments.....	1 60
Borrowed money repaid and (\$44.97) interest thereon.....	1,494 97
Legal expenses	11 97
Miscellaneous	21 25
Total Disbursements	\$5,038 14

Balance	\$18 29
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ASSETS

Cash in office.....	\$18 29
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LIABILITIES

Borrowed money unpaid.....	\$100 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	944	\$1,436,050
Written or renewed in 1913.....	254	414,715
Totals	1,198	\$1,850,765
Deduct expirations and cancellations.....	228	327,380
In force December 31, 1913.....	970	\$1,523,385

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.60.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-two cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$14.32.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$42.78.

Is property classified? No.

Are officer's bonded? Yes. If so, state amount of bond for each. Treasurer, in double amount of each assessment.

Does the corporation obtain bonds from its directors or agents? Yes. If, so, state amount. Double amount of assessment to be collected.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Appraisers who are policyholders.

What is the largest amount insured in any one hazard? \$7,000.

THE CLINTON COUNTY NEW YORK PATRONS' FIRE
RELIEF ASSOCIATION

WADHAMS, N. Y.

[Commenced business May, 1903]
H. C. HAYFORD, President B. W. EGGLESTON, Secretary

INCOME

Advance payments (other than policy fees)	\$3,720 33
Policy fees	756 00
Assessments received	8,441 95
Borrowed money	500 00
Total Income	\$13,418 28
Balance on hand December 31, 1912.....	332 12
Total	\$13,750 40

DISBURSEMENTS

Amount of losses paid.....	\$5,267 06
Expense of adjustment and settlement of losses.....	180 76
Officers' salaries and fees.....	903 86
Directors' fees and expenses	429 15
Office expenses, clerk hire, etc.....	12 50
Advertising, printing and stationery.....	121 00
Postage	165 56
Policy fees	756 00
Returns to policyholders other than loss payments.....	46 66
Borrowed money repaid and (\$128.50) interest thereon.....	2,628 50
Miscellaneous	28 57
Total Disbursements	\$10,539 62
Balance	\$3,210 78

ASSETS

Deposits in trust companies and banks on interest.....	\$3,210 78
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,154	\$4,322,900
Written or renewed in 1913.....	756	1,503,535
Totals	2,910	\$5,826,435
Deduct expirations and cancellations.....	746	1,475,205
In force December 31, 1913.....	2,164	\$4,351,230

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholders pay at issuance of policy? Twenty-five cents.

586 CLINTON Co. N. Y. PATRONS' FIRE RELIEF ASS'N [1913

What was the rate per \$100 of insurance of any assessment levied during 1913? Twenty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. About \$80.

Is property classified? No.

For what term are policies written? Usually three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Local director, or secretary and two directors.

What is the largest amount insured in any one hazard? \$4,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF SULLIVAN AND ADJOINING COUNTIES

CENTREVILLE STATION, N. Y.

[Commenced business April 1913]

SAMUEL SHINDLER, President

ISIDOR D. WOLF, Secretary

INCOME

Advance payments other than policy fees.....	\$2,370 58
Policy fees	734 00
Assessments received	838 56
Miscellaneous	50 00
Total Income	\$3,993 14

DISBURSEMENTS

Amount of losses paid.....	\$783 00
Expense of adjustment and settlement of losses.....	17 00
Officers' salaries and fees.....	625 99
Directors' fees and expenses.....	525 75
Office expenses, clerk hire, etc.....	80 46
Advertising, printing and stationery.....	343 31
Postage	65 16
Policy fees	153 50
Returns to policyholders other than loss payments.....	107 12
Legal expenses	64 01
Organization expenses	107 85
Special inspections	87 55
Office furniture	179 27
Miscellaneous	37 17
Total Disbursements	\$3,177 14

Balance	\$816 00
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ASSETS

Cash in office.....	\$117 75
Deposits in trust companies and banks <i>not on interest</i>	698 25
Total Assets	\$816 00

EXHIBIT OF POLICIES

	Number	Amount
Written in 1913	346	\$755,510
Deduct expirations and cancellations.....	50	99,665
In force December 31, 1913.....	296	\$655,845

GENERAL INTERROGATORIES

Name the kinds of property insured. Detached dwellings, farm property and boarding houses and hotels.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

What "percentage" per \$100 of insurance does policyholders pay at issuance of policy? Ten cents for each year of policy.

What was the rate per \$100 of insurance of any assessment levied during 1913? Six and four-tenths cents on first class property.

State amount, if any, of unpaid assessments levied before December 31, 1912? No.

State amount, if any, of unpaid assessments levied after December 31, 1912? \$55.94.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class: Houses of 10 rooms or less; second class, 10 to 20 rooms; third class, 20 to 35 rooms; fourth class, over 35 rooms and all creameries.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate: second class, double first; third class, three times first and fourth class, four times first.

For what term are policies written? Three and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Executive board.

By whom are losses adjusted? Executive board.

What is the largest amount insured in any one hazard? \$2,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF WYOMING AND GENESEE COUNTIES

DARIEN, N. Y.

[Commenced business February, 1892]

R. C. CURTISS, President

GEORGE R. CURTISS, Secretary

INCOME

Advance payments (other than policy fees).....	\$679 21
Assessments received	5,477 99
Borrowed money	913 95
Total Income	\$7,071 15
Balance on hand December 31, 1912.....	236 05
Total	\$7,307 20

DISBURSEMENTS

Amount of losses paid.....	\$1,818 40
Expense of adjustment and settlement of losses.....	40 00
Directors' fees and expenses.....	277 00
Postage	25 00
Commissions to agents or directors.....	235 07
Borrowed money repaid.....	4,530 00
Legal expenses	30 00
Total Disbursements	\$6,955 47
Balance	\$351 73

ASSETS

Cash in office.....	\$351 73
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LIABILITIES

Gross losses and claims unpaid.....	\$2,225 00
Borrowed money unpaid.....	4,680 00
Interest due and accrued on borrowed money.....	50 00
Total Liabilities	\$8,955 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,239	\$1,715.500
Written or renewed in 1913.....	260	456,460
Totals	1,499	\$2,171,960
Deduct expirations and cancellations.....	630	671,460
In force December 31, 1913.....	869	\$1,500,500

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, churches and detached village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2 to new members only.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 17, 24, 28 and 30 cents according to class.

What was the rate per \$100 of insurance of any assessments levied during 1913? Forty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$1,600.

Is property classified? Yes.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents. No.

Are risks inspected? Yes. If so, by whom? Directors and agents.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

CORTLAND COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CORTLAND, N. Y.

[Commenced business January, 1882]

F. J. COLLIER, President

N. F. WEBB, Secretary

INCOME	
Advance payments (other than policy fees).....	\$996 52
Policy fees	393 00
Assessments received	14,760 10
Borrowed money	14,653 00
Advanced by secretary.....	582 08
Total Income	\$31,384 70
Balance on hand December 31, 1912.....	1,516 64
Total	\$32,901 34

DISBURSEMENTS	
Amount of losses paid.....	\$16,537 97
Expense of adjustment and settlement of losses.....	105 10
Officers' salaries and fees.....	506 55
Directors' fees and expenses.....	207 43
Advertising, printing and stationery.....	87 03
Postage	41 25
Commissions to agents or directors.....	393 00
Returns to policyholders other than loss payments.....	9 33
Borrowed money repaid and (\$345.09) interest thereon.....	14,998 09
Miscellaneous	15 59
Total Disbursements	\$32,901 34

LIABILITIES	
Gross losses and claims unpaid.....	\$2,513 35

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	1,510	\$3,597,305
Written or renewed in 1913.....	393	1,009,720
Totals	1,903	\$4,607,025
Deduct expirations and cancellations.....	349	910,128
In force December 31, 1913.....	1,554	\$3,696,897

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.00.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 10 cents; second class, 12½ cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Forty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class. property in which barns are 50 feet or more from dwelling; second class. property in which barns are 25 feet but not 50 feet from dwelling and vacant property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class, $1\frac{1}{4}$ times first.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. President, \$700; secretary and treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes. If, so, state amount. From \$500 to \$700.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? One to three directors.

What is the largest amount insured in any one hazard? \$7,000.

DELAWARE COUNTY PATRONS' AND FARMERS'
FIRE RELIEF ASSOCIATION

SIDNEY CENTER, N. Y.

[Commenced business May, 1881]

W. A. GIFFORD, President

W. W. PALMER, Secretary

INCOME

Assessments received	\$6,134 20
Borrowed money	354 00
Total Income	\$6,488 20
Balance on hand December 31, 1912.....	638 85
Total	\$7,127 05

DISBURSEMENTS

Amount of losses paid.....	\$4,630 28
Officers' salaries and directors' fees.....	378 72
Advertising, printing and stationery.....	20 07
Postage	12 71
Borrowed money repaid.....	172 00
Miscellaneous	84 52
Total Disbursements	\$5,298 30
Balance	\$1,828 75

ASSETS

Cash in office.....	\$1,828 75
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LIABILITIES

Borrowed money unpaid.....	\$2,354 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	862	\$1,482,925
Written or renewed in 1913.....	307	502,890
Totals	1,169	\$1,985,815
Deduct expirations and cancellations.....	329	502,890
In force December 31, 1913.....	840	\$1,482,925

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

594 DELAWARE CO. PAT. AND FAR. FIRE RELIEF ASS'N [1913

What was the rate per \$100 of insurance of any assessments levied during 1913? 45 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. Nothing.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$300.

Is property classified? Yes. If so, state kinds of property included in each classification. Farm property and water-protected village property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Water-protected village property assessed one-fourth less than farm property.

For what terms are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President or a director.

What is the largest amount insured in any one hazard? \$4,000.

DUTCHESS & COLUMBIA PATRONS' FIRE RELIEF ASSOCIATION

BANGALL, N. Y.

[Commenced business January, 1898]

E. J. PRESTON, President EDWIN KNICKERBOCKER, Secretary

INCOME

Advance payments (other than policy fees)	\$1,635 14
Policy fees	653 00
Assessments received	29,935 12
Borrowed money	18,200 00
Total Income	\$50,423 26
Balance on hand December 31, 1912.....	1,207 93
Total	\$51,631 19

DISBURSEMENTS

Amount of losses paid.....	\$31,832 55
Expense of adjustment and settlement of losses.....	180 21
Officers' salaries and fees.....	712 70
Directors' fees and expenses.....	298 65
Advertising, printing and stationery.....	107 49
Postage	131 38
Policy fees	653 00
Returns to policyholders other than loss payments.....	7 15
Borrowed money repaid and (\$464.06) interest thereon.....	16,664 06
Miscellaneous	145 27
Total Disbursements	\$50,732 46
Balance	\$898 73

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$898 73
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LIABILITIES

Gross losses and claims unpaid.....	\$4,936 00
Borrowed money unpaid.....	2,000 00
Total Liabilities	\$6,936 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,862	\$7,108,260
Written or renewed in 1913.....	653	1,636,795
Totals	3,515	\$8,745,055
Deduct expirations and cancellations.....	702	1,806,555
In force December 31, 1913.....	2,813	\$6,938,500

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 44 $\frac{2}{3}$ cents.

Is property classified? No.

For what term are policies written? Usually five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, each \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$5,000.

DWELLING HOUSE CO-OPERATIVE FIRE INSUR-

ANCE COMPANY OF CAYUGA COUNTY

AUBURN, N. Y.

[Commenced business May, 1902]

WM. S. LEE, President

W. L. GLANVILLE, Secretary

INCOME	
Advance payments (other than policy fees).....	\$361 16
Policy fees	107 76
Assessments received	864 70
Total Income	\$1,333 62
Balance on hand December 31, 1912.....	108 20
Total	\$1,441 82

DISBURSEMENTS	
Amount of losses paid.....	\$630 00
Expense of adjustment and settlement of losses.....	2 50
Officers' salaries and fees.....	75 04
Directors' fees and expenses.....	107 50
Office expenses, clerk hire, etc.	110 30
Advertising, printing and stationery.....	8 35
Postage	17 00
Commissions to agents or directors.....	218 89
Returns to policyholders other than loss payments.....	10 82
Total Disbursements	\$1,180 40
Balance	\$261 42

ASSETS	
Cash in office.....	\$47 64
Deposits in trust companies and banks <i>not on interest</i>	213 78
Total Assets	\$261 42

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	431	\$497.753
Written or renewed in 1913.....	127	156.782
Totals	558	\$654.535
Deduct expirations and cancellations.....	145	166.190
In force December 31, 1913.....	413	\$488.345

GENERAL INTERROGATORIES

Name the kinds of property insured. Water-protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? Varies with amount of insurance but not in excess of two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 25.2 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes. If so, state kinds of property included in each classification — 1st, brick houses occupied by owners; 2d, frame houses occupied by owners; 3d, tenant property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification — 1st class, flat rate; 2d class, 1 1/6 times first; 3d, 1 1/2 times first.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Person taking the application.

By whom are losses adjusted? Executive committee and board of directors

What is the largest amount insured in any one hazard? \$2,000.

THE ERIE COUNTY FARMERS' FIRE RELIEF ASSOCIATION

NORTH EVANS, N. Y.

[Commenced business July, 1879]

M. J. KRULL, President

F. M. FROST, Secretary

INCOME

Policy fees	\$570 65
Assessments received	11,288 68
Borrowed money	3,500 00
Miscellaneous	254 13
Total Income	\$15,613 46
Balance on hand December 31, 1912.....	36 17
Total	\$15,649 63

DISBURSEMENTS

Amount of losses paid.....	\$10,836 34
Expense of adjustment and settlement of losses.....	128 30
Officers' salaries and fees.....	975 00
Directors' fees and expenses.....	136 00
Office expenses, clerk hire, etc.	21 52
Advertising, printing and stationery.....	21 30
Postage	123 79
Commissions to agents or directors, including \$521 policy fees.	1,085 26
Borrowed money repaid and (\$53.87) interest thereon.....	2,053 87
Legal expenses	259 50
Miscellaneous	8 75
Total Disbursements	\$15,649 63

LIABILITIES

Borrowed money unpaid.....	\$2,000 00
Overdraft	254 13
Total Liabilities	\$2,254 13

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,499	\$4,713,545
Written or renewed in 1913.....	521	1,084,305
Totals	3,020	\$5,797,850
Deduct expirations and cancellations.....	564	1,019,615
In force December 31, 1913.....	2,456	\$4,778,235

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.50 for new policies; \$1 renewals.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 24 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$341.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$1,393.35.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each; president, \$200.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$200.

Are risks inspected. Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjusters from board of directors.

What is the largest amount insured in any one hazard? \$5,000.

ERIE AND NIAGARA COUNTY FARMERS'
INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Commenced business June, 1887]

H. M. TREICHLER, President

J. E. SECRIST, Secretary

INCOME

Policy fees	\$996 00
Assessments received	40,791 79
Borrowed money	17,500 00
Total Income	\$59,287 79
Balance on hand December 31, 1912.....	6,438 07
Total	\$65,725 86

DISBURSEMENTS

Amount of losses paid.....	\$34,358 66
Expense of adjustment and settlement of losses.....	859 29
Officers' salaries and fees.....	1,250 00
Directors' fees and expenses.....	459 52
Office expenses, clerk hire, etc.	894 42
Advertising, printing and stationery.....	184 75
Postage	450 52
Commissions to agents or directors, including \$996 policy fees.	3,708 41
Returns to policyholders other than loss payments.....	37 95
Borrowed money repaid and (\$197.91) interest thereon.....	17,697 91
Miscellaneous	27 00
Total Disbursements	\$59,928 43
Balance	\$5,797 43

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$5,797 43
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	7,883	\$17,662,830
Written or renewed in 1913.....	1,769	1,754,375
Totals	9,652	\$19,417,205
Deduct expirations and cancellations.....	1,584	841,825
In force December 31, 1913.....	8,068	\$18,575,380

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwelling, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

602 ERIE AND NIAGARA COUNTY FARMERS' INS. ASS'N [1913

What was the rate per \$100 of insurance of any assessment levied during 1913? 22½ cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$91.87.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$114.42.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Small losses by agents, large losses by appraisers.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS ALLIANCE CO-OPERATIVE FIRE INSURANCE COMPANY OF STEUBEN COUNTY

CANISTEO, N. Y.

[Commenced business June 1891]

D. W. HOBER, President

J. A. ALMY, Secretary

INCOME

Advance payments (other than policy fees)	\$889 37
Policy fees	848 00
Assessments received	15,670 44
Borrowed money	5,600 00
Total Income	\$23,007 81
Balance on hand December 31, 1912	2,340 47
Total	\$25,348 28

DISBURSEMENTS

Amount of losses paid	\$8,382 43
Expense of adjustment and settlement of losses	1,407 98
Officers' salaries and fees	645 00
Directors' fees and expenses	118 33
Office expenses, clerk hire, etc.	257 21
Advertising, printing and stationery	57 80
Postage	153 38
Commissions to agents or directors, including \$848 policy fees ..	966 33
Returns to policyholders other than loss payments	26 42
Borrowed money repaid and (\$107) interest thereon	7,407 00
Legal expenses	64 45
Miscellaneous	233 33
Total Disbursements	\$19,719 64
Balance	\$5,628 64

ASSETS

Cash in office	\$39 94
Deposits in trust companies and banks <i>not on interest</i>	5,588 70
Total Assets	\$5,628 64

LIABILITIES

Gross losses and claims unpaid	\$7,390 21
Borrowed money unpaid	400 00
Interest due and accrued on borrowed money	8 00
Total Liabilities	\$7,798 21

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	2,020	\$3,272,200
Written or renewed in 1913	848	1,413,130
Totals	2,868	\$4,685,330
Deduct expirations and cancellations	711	1,068,828
In force December 31, 1913	2,157	\$3,616,502

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Sixty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$285.10.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$5,091.54.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$100.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$6,600.

**THE FARMERS FIRE INSURANCE ASSOCIATION
OF THE TOWNS OF GREENVILLE, DURHAM,
WESTERLO AND RENSSELAERVILLE**

FREEHOLD, N. Y.

[Commenced business January, 1855]

FRANK T. SNIDER, President

A. D. GIBSON, Secretary

INCOME

Advance payments (other than policy fees).....	\$833 74
Policy fees	433 93
Assessments received	4,165 45
Interest	5 50
Borrowed money	1,000 00
Total Income	\$6,438 62
Balance on hand December 31, 1912.....	177 75
Total	\$6,616 37

DISBURSEMENTS

Amount of losses paid.....	\$4,001 00
Expense of adjustment and settlement of losses.....	98 50
Officers' salaries and fees.....	275 00
Office expenses, clerk hire, etc.....	4 85
Advertising, printing and stationery.....	38 20
Postage	45 00
Commissions to agents or directors, including \$433.93 policy fees	850 47
Return to policyholders other than loss payments.....	18 25
Borrowed money repaid and (\$35) interest thereon.....	1,035 00
Miscellaneous	63 49
Total Disbursements	\$6,429 76
Balance	\$186 61

ASSETS

Cash in office.....	\$62 50
Deposits in trust companies and banks <i>not on interest</i>	69 27
Uncollected premiums	54 84
Total Assets	\$186 61

LIABILITIES

Gross losses and claims unpaid, resisted.....	\$350 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,430	\$2,067.120
Written or renewed in 1913.....	413	557,350
Totals	1,843	\$2,624.470
Deduct expirations and cancellations.....	360	488,333
In force December 31, 1913.....	1,483	\$2,136,137

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, hotels, creameries, offices, grist mills and mercantile risks.

What policy or survey fee does policyholder pay at issuance of policy? \$1 up to \$1,000 of insurance and 5 cents for each additional hundred thereafter.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Fifteen cents on farm property, 20 cents on village property and 10 cents on annual policies.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$45.55.

Is property classified? Yes.

If so, state kinds of property included in each classification. Mercantile and factory and farm and village dwellings.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One year and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents. No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Local director or board of directors.

What is the largest amount insured in any one hazard? \$3,000.

THE FARMERS FIRE AND LIGHTNING INSURANCE COMPANY OF ONEIDA COUNTY, NEW YORK

WESTERNVILLE, N. Y.

[Commenced business June, 1877]

JOHN R. WATKINS, President

W. F. PILLMORE, Secretary

INCOME

Advance payments (other than policy fees)	\$1,309 10
Policy fees	504 00
Assessments received	10,792 38
Interest	70 67
Borrowed money	300 00
Miscellaneous	90 10
Total Income	\$13,066 25
Balance on hand December 31, 1912.....	8,896 33
Total	\$19,962 58

DISBURSEMENTS

Amount of losses paid.....	\$11,943 18
Expense of adjustment and settlement of losses.....	143 00
Officers' salaries and fees.....	740 17
Directors' fees and expenses.....	52 01
Office expenses, clerk hire, etc.....	4 50
Advertising, printing and stationery.....	74 66
Postage	65 63
Commissions to agents or directors, including \$252 policy fees	1,168 35
Returns to policyholders other than loss payments.....	3 00
Borrowed money repaid and (\$1.50) interest thereon.....	301 50
Legal expenses	39 00
Miscellaneous	22 31
Total Disbursements	\$14,557 31
Balance	\$5,405 27

ASSETS

Deposited in trust companies and banks <i>not on interest</i>	\$403 27
Deposits in trust companies and banks <i>on interest</i>	5,002 00
Total Assets	\$5,405 27

LIABILITIES

Gross losses and claims unpaid, resisted.....	\$724 17
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,537	\$5,480,469
Written or renewed in 1913.....	504	1,309,100
Totals	3,041	\$6,789,569
Deduct expirations and cancellations.....	635	1,293,600
In force December 31, 1913.....	2,406	\$5,495,969

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholders pay at issuance of policy? 10 per cent.

What was the rate per \$100 of insurance of any assessment levied during 1913. 20 cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$61.96.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$16,000.

Does the corporation obtain bonds from its agent? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Adjusting committee.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMER'S MUTUAL INDEMNITY ASSOCIATION

OF CAYUGA COUNTY

MORAVIA, N. Y.

[Commenced business 1879]

A. D. LEE, President

ALTON M. BANKS, Secretary

INCOME

Advance payments (other than policy fees)	\$2,580 95
Policy fees	632 25
Assessments received	2,012 94
Borrowed money	1,440 84
Miscellaneous	38 82
Total Income	\$6,705 80
Balance on hand December 31, 1912.....	15 09
Total	\$6,720 89

DISBURSEMENTS

Amount of losses paid.....	\$2,091 98
Expense of adjustment and settlement of losses.....	203 23
Directors' fees and expenses.....	525 66
Office expenses, clerk hire, etc.....	216 87
Advertising, printing and stationery.....	49 55
Postage	58 48
Commissions to agents or directors, including \$632.25 policy fees	653 67
Returns to policyholders other than loss payments.....	41 75
Borrowed money repaid and (\$67.01) interest thereon.....	2,792 01
Legal expenses	20 00
Miscellaneous	22 47
Total Disbursements	\$6,675 72
Balance	\$45 17

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$45 17
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LIABILITIES

Gross losses and claims unpaid including \$600 claims resisted.	\$2,248 05
Borrowed money unpaid.....	1,315 84
Interest due and accrued on borrowed money.....	13 50
Total Liabilities	\$3,577 39

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,900	\$3,620,247
Written or renewed in 1913.....	518	1,176,048
Totals	2,418	\$4,796,295
Deduct expirations and cancellations.....	576	1,216,504
In force December 31, 1913.....	1,842	\$3,579,791

GENERAL INTERROGATORIES

Name the kinds of property insured, Farm property and village residences.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents for 1 year; 16 $\frac{2}{3}$ cents for 2 years; 20 cents for 3 years and 30 cents for 5 years.

What was the rate per \$100 of insurance of any assessment levied during 1913? None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$350.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what terms are policies written? 1, 2, 3, 4 and 5 years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President, vice-president, secretary and director.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' MUTUAL INSURANCE COMPANY OF ORLEANS & NIAGARA COUNTIES

MIDDLEPORT, N. Y.

[Commenced business December, 1877]

JAMES ALLEN, President

R. J. PEARCE, Secretary

INCOME

Policy fees	\$450 00
Assessments received	28,405 42
Borrowed money	26,598 45
Miscellaneous	76 85
Total Income	\$55,530 72
Balance on hand December 31, 1912.....	1,424 25
Total	\$56,954 97

DISBURSEMENTS

Amount of losses paid.....	\$18,334 65
Expense of adjustment and settlement of losses.....	400 03
Officers' salaries and fees.....	1,534 58
Directors' fees and expenses.....	1,118 16
Office expenses, clerk hire, etc.....	320 30
Advertising, printing and stationery.....	139 69
Postage	322 50
Policy fees	450 00
Borrowed money repaid and (\$547.87) interest thereon.....	25,943 85
Miscellaneous	75 00
Total Disbursements	\$48,638 85
Balance	\$8,316 12

ASSETS

Cash in office.....	\$7,447 80
Unpaid assessments	868 23
Total Assets	\$8,316 12

LIABILITIES

Borrowed money unpaid.....	\$5,643 85
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	5,313	\$11,776,559
Written or renewed in 1913.....	1,246	483,222
Totals	6,559	\$12,259,781
Deduct expirations and cancellations.....	1,044	110,343
In force December 31, 1913.....	5,515	\$12,149,438

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50 on new policies only.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-five cents.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer each \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Two adjusters and one director.

What is the largest amount insured in any one hazard? \$7,000.

**THE FARMERS' RELIANCE MUTUAL INSURANCE
COMPANY OF CHEMUNG, SCHUYLER AND
YATES COUNTIES, STATE OF NEW YORK**

MONTOUR FALLS, N. Y.

[Commenced business June, 1877]

F. H. COLE, President

C. L. FROST, Secretary

INCOME

Advance payments (other than policy fees)	\$2,928 15
Policy fees	1,862 00
Assessments received	35,878 49
Borrowed money	27,507 03
Total Income	\$68,175 67
Balance on hand December 31, 1912.....	2,950 66
Total	\$71,126 33

DISBURSEMENTS

Amount of losses paid.....	\$39,008 21
Expense of adjustment and settlement of losses.....	489 17
Officers' salaries and fees.....	1,600 00
Directors' fees and expenses.....	494 86
Office expenses, clerk hire, etc.....	142 73
Advertising, printing and stationery.....	246 51
Postage	379 70
Commissions to agents or directors.....	1,862 00
Returns to policyholders other than loss payments.....	11 40
Borrowed money repaid.....	21,512 88
Bad debts	42 03
Miscellaneous	90 73
Total Disbursements	\$65,880 22
Balance	\$5,246 11

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$5,246 11
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LIABILITIES

Gross losses and claims unpaid.....	\$833 80
Borrowed money unpaid.....	6,500 00
Attorneys' fees and bills.....	101 12
Total Liabilities	\$7,434 92

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	7,426	\$11,688,238
Written or renewed in 1913.....	1,865	2,839,810
Totals	9,291	\$14,528,049
Deduct expirations and cancellations.....	1,543	2,159,136
In force December 31, 1913.....	7,748	\$12,368,913

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and other property not more hazardous.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$970.33.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$10,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$1,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee appointed by secretary.

What is the largest amount insured in any one hazard? \$5,000.

FIRE RELIEF ASSOCIATION OF OSWEGO COUNTY

HANNIBAL, N. Y.

[Commenced business March, 1878]

W. D. WEEDEN, President

P. A. WELLING, Secretary

INCOME

Advance payments (other than policy fees)	\$2,399 03
Policy fees	1,287 00
Assessments received	12,445 21
Miscellaneous	325 00
Total Income	\$16,456 24
Balance on hand December 31, 1912.....	948 55
Total	\$17,404 79

DISBURSEMENTS

Amount of losses paid.....	\$13,466 25
Expense of adjustment and settlement of losses.....	273 00
Officers' salaries and fees.....	450 00
Directors' fees and expenses.....	158 82
Office expenses, clerk hire, etc.	235 15
Commissions to agents or directors.....	1,287 00
Returns to policyholders other than loss payments.....	81 53
Total Disbursements	\$15,951 75
Balance	\$1,453 04

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,453 04
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LIABILITIES

Gross losses and claims unpaid.....	\$1,830 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3,176	\$6,216,340
Written or renewed in 1913.....	1,287	2,399,030
Totals	4,463	\$8,615,370
Deduct expirations and cancellations.....	1,169	2,213,310
In force December 31, 1913.....	3,294	\$6,402,060

GENERAL INTERROGATORIES

Name the kind of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.50 for new policy and \$1 for renewals.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

616 FIRE RELIEF ASSOCIATION OF OSWEGO Co. [1913

What was the rate per \$100 of insurance of any assessments levied during 1913? 20 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$100.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE FIRE RELIEF ASSOCIATION OF WAYNE COUNTY

NEWARK, N. Y.

[Commenced business February, 1878]

ALBERT YEOMANS, President

O. MOTT LINCOLN, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,232 14
Policy fees	794 00
Assessments received	14,552 41
Interest	424 49
Total Income	\$18,003 04
Balance on hand December 31, 1912.....	15,431 41
Total	\$33,434 45

DISBURSEMENTS

Amount of losses paid.....	\$9,097 11
Expense of adjustment and settlement of losses.....	120 00
Officers' salaries and fees.....	550 00
Directors' fees and expenses.....	257 67
Office expenses, clerk hire, etc.	9 38
Advertising, printing and stationery.....	69 40
Postage	85 22
Commissions to agents or directors, including \$794 policy fees.	1,191 00
Returns to policyholders other than loss payments.....	8 72
Miscellaneous	14 20
Total Disbursements	\$11,402 70
Balance	\$22,031 75

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$262 10
Deposits in trust companies and banks <i>on interest</i>	21,769 65
Total Assets	\$22,031 75

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3,823	\$9,500,004
Written or renewed in 1913.....	794	2,405,210
Totals	4,617	\$11,905,214
Deduct expirations and cancellations.....	837	2,164,890
In force December 31, 1913.....	3,780	\$9,740,324

GENERAL INTERROGATORIES

Name the kinds of property insured? Farm buildings and grange property.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 10 cents; second class, 12½ cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 15 cents first class, 18¾ cents second class.

State amount, if any, of unpaid assessments levied after December 31, 1912. About \$200.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, farm buildings and contents occupied by owners 50 feet or more apart; second class, farm property occupied by tenants or two families, buildings 35-50 feet apart, and grange property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, 1¼ times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so by whom? Director.

By whom are losses adjusted? Director and appointee of secretary and insured.

What is the largest amount insured in any one hazard? \$5,000.

FULTON AND MONTGOMERY COUNTIES FARMERS MUTUAL FIRE INSURANCE ASSOCIATION

AMSTERDAM, N. Y., R. D. 4.

[Commenced business August, 1853]

ALEXANDER KENNEDY, President

TEN EYCK MAJOR, Secretary

INCOME

Policy fees	\$1,540 00
Assessments received	27,395 73
Total Income	\$28,935 73
Balance on hand December 31, 1912	838 23
Total	\$29,773 96

DISBURSEMENTS

Amount of losses paid.....	\$24,072 21
Expense of adjustment and settlement of losses.....	172 99
Officers' salaries and fees.....	800 00
Directors' fees and expenses.....	644 30
Office expenses, clerk hire, etc.	24 00
Advertising, printing and stationery.....	47 93
Postage	67 84
Commissions to agents or directors.....	770 00
Returns to policyholders other than loss payments.....	37 99
Borrowed money repaid.....	622 87
Legal expenses	9 50
Miscellaneous	236 45
Total Disbursements	\$27,506 08

Balance	\$2,267 88
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ASSETS

Cash in office	\$355 70
Deposits in trust companies and banks <i>on interest</i>	1,912 18
Total Assets	\$2,267 88

LIABILITIES

Gross losses and claims unpaid.....	\$1,750 00
Salaries and fees	1,192 68
Adjustment of losses.....	104 75
All other liabilities.....	13 37
Total Liabilities	\$3,060 80

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3,439	\$7,008.538
Written or renewed in 1913.....	764	1,744.187
Totals	4,203	\$8,752.725
Deduct expirations and cancellations.....	972	1,735.072
In force December 31, 1913	3,231	\$7,017.653

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm buildings, country churches and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 40 1/10 cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$1,239.25.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

GENESEE COUNTY PATRONS FIRE RELIEF
ASSOCIATION

BATAVIA, N. Y.

[Commenced business May, 1877]

DANIEL L. WILKINSON, President

JAMES A. NORTH, Secretary

INCOME

Advance payments (other than policy fees).....	\$3,489 99
Assessments received	12,204 02
Borrowed money	6,400 00
Total Income	\$22,094 01
Balance on hand December 31, 1912.....	3,687 97
Total	\$25,781 98

DISBURSEMENTS

Amount of losses paid.....	\$12,956 50
Expense of adjustment and settlement of losses.....	21 24
Officers' salaries and fees.....	800 00
Directors' fees and expenses.....	128 13
Office expenses, clerk hire, etc.....	12 00
Advertising, printing and stationery.....	24 49
Postage	83 35
Commissions to agents or directors.....	689 04
Returns to policyholders other than loss payments.....	212 89
Borrowed money repaid and (\$98.50) interest thereon.....	6,498 50
Miscellaneous	257 47
Total Disbursements	\$21,683 61
Balance	\$4,098 37

ASSETS

Cash in office.....	\$29 53
Deposits in trust companies and banks <i>on interest</i>	2,988 78
Due from agents and directors.....	1,080 06
Total Assets	\$4,098 37

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,275	\$5,844,815
Written or renewed in 1913.....	567	1,369,151
Totals	2,842	\$7,213,966
Deduct expirations and cancellations.....	517	1,030,314
In force December 31, 1913.....	2,325	\$6,183,652

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$1,200.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President and secretary.

By whom are losses adjusted? Secretary and two adjusters.

What is the largest amount insured in any one hazard? \$7,000.

**THE GERMAN-AMERICAN MUTUAL FIRE INSUR-
ANCE ASSOCIATION OF NIAGARA
COUNTY, NEW YORK**

MARTINSVILLE, N. Y.

[Commenced business May, 1896]

JULIUS STOLZENBURG, President

MARTIN W. MILLER, Secretary

INCOME

Advance payments (other than policy fees).....	\$455. 82
Policy fees	240 13
Assessments received	9,399 65
Borrowed money	4,800 00
Total Income	\$14,895 60
Balance on hand December 31, 1912.....	734 91
Total	\$15,630 51

DISBURSEMENTS

Amount of losses paid	\$6,595 51
Expense of adjustment and settlement of losses.....	34 00
Officers' salaries and fees.....	185 60
Directors' fees and expenses.....	234 90
Office expenses, clerk hire, etc.....	34 64
Advertising, printing and stationery.....	42 90
Postage	52 73
Commissions to agents or directors, including \$240.13 policy fees	579 82
Borrowed money repaid and (\$263.16) interest thereon.....	7,263 16
Miscellaneous	3 86
Total Disbursements	\$15,027 12
Balance	\$603 39

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$103 39
Office building and lot.....	500 00
Total Assets	\$603 39

LIABILITIES

Gross losses and claims unpaid.....	\$37 50
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,669	\$2,938,906
Written or renewed in 1913.....	449	842,005
Totals	2,118	\$3,780,911
Deduct expirations and cancellations.....	453	773,803
In force December 31, 1913.....	1,665	\$3,007,108

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwelling houses, farm property, stores and hotels.

What policy or survey fee does policyholder pay at issuance of policy? Twenty-five cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$255.77.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, dwelling houses and farm property; class 2, stores and hotels.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, regular rate; class 2, regular rate plus 30 cents per \$100.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. According to amount collected.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

JEFFERSON COUNTY PATRONS' FIRE RELIEF
ASSOCIATION

WATERTOWN, N. Y.

[Commenced business May, 1877]

IRA SHARP, President

W. H. VARY, Secretary

INCOME	
Advance payments (other than policy fees).....	\$8,806 40
Policy fees	1,412 00
Assessments received	16,555 67
Interest	26 97
Total Income	\$26,801 04
Balance on hand December 31, 1912.....	19,029 62
Total	\$45,830 66

DISBURSEMENTS	
Amount of losses paid.....	\$17,985 73
Expense of adjustment and settlement of losses.....	272 97
Officers' salaries and fees.....	3,100 00
Directors' fees and expenses.....	1,137 00
Printing and stationery	202 36
Postage	196 04
Commissions to agents or directors.....	1,412 00
Returns to policyholders other than loss payments.....	10 92
Miscellaneous	295 13
Total Disbursements	\$24,612 15
Balance	\$21,218 51

ASSETS	
Deposits in trust companies and banks <i>not on interest</i>	\$5,818 51
Deposits in trust companies and banks <i>on interest</i>	15,000 00
Note	400 00
Total Assets	\$21,218 51

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	7,196	\$16,265,534
Written or renewed in 1913.....	1,412	3,464,705
Totals	8,608	\$19,730,239
Deduct expirations and cancellations.....	1,353	3,064,082
In force December 31, 1913.....	7,255	\$16,666,157

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and small amount in villages. No business risks.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty cents.

What was the rate per \$100 of insurance of any assessment levied during 1913? Ten cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$235.62.

Is property classified? Yes.

If so, state kinds of property included in each classification. Property occupied by owner, and property occupied by tenants.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$20,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors and adjusters.

By whom are losses adjusted? Adjuster, small losses by directors.

What is the largest amount insured in any one hazard? \$2,500.

THE MADISON-ONONDAGA MUTUAL FIRE INSURANCE COMPANY

CHITTENANGO, N. Y.

[Commenced business January, 1893]

FRANCIS H. GATES, President

V. W. BULL, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,277 51
Policy fees	549 00
Assessments received	14,375 97
Interest	41 58
Total Income	\$16,244 06
Balance on hand December 31, 1912.....	46 13
Total	\$16,290 19

DISBURSEMENTS

Amount of losses paid.....	\$4,996 72
Expense of adjustment and settlement of losses.....	92 96
Officers' salaries and fees.....	880 33
Office expenses, clerk hire, etc.....	40 00
Advertising, printing and stationery.....	77 45
Postage	97 59
Commissions to agents or directors.....	1,369 90
Returns to policyholders other than loss payments.....	2 95
Borrowed money repaid and (\$72.31) interest thereon.....	5,972 31
Miscellaneous	37 50
Total Disbursements	\$13,567 71
Balance	\$2,722 48

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$1 83
Deposits in trust companies and banks <i>not on interest</i>	2,720 65
Total Assets	\$2,722 48

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,277	\$4,861,458
Written or renewed in 1913.....	549	1,270,875
Totals	2,826	\$6,132,333
Deduct expirations and cancellations.....	594	1,272,610
In force December 31, 1913.....	2,232	\$4,859,723

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and detached village.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessment levied during 1913? Thirty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$5.50.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$28.76.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Director or agent taking risk.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$5,000.

MONROE COUNTY PATRONS' FIRE RELIEF ASSOCIATION

HONEOYE FALLS, N. Y.

[Commenced business May, 1877]

W. S. BURRITT, President

R. C. PARRISH, Secretary

INCOME

Advance payments (other than policy fees)	\$9,423 79
Policy fees	747 00
Assessments received from 1912	1,021 98
Interest	40 17
Borrowed money	14,550 00
Total Income	\$25,782 94
Balance on hand December 31, 1912	2,239 67
Total	\$28,022 61

DISBURSEMENTS

Amount of losses paid	\$24,442 05
Expense of adjustment and settlement of losses	122 33
Officers' salaries and fees	400 00
Directors' fees and expenses	147 05
Advertising, printing and stationery	42 02
Postage	57 74
Policy fees	747 00
Return to policyholders other than loss payments	579 20
Miscellaneous	14 47
Total Disbursements	\$26,551 86
Balance	\$1,470 75

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$978 85
Uncollected premium	491 90
Total Assets	\$1,470 75

LIABILITIES

Gross losses and claims unpaid	\$679 25
Borrowed money unpaid	14,550 00
Interest accrued on borrowed money	345 83
Total Liabilities	\$15,575 08

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	3,569	\$8,760.309
Written or renewed in 1913	747	1,884.675
Totals	4,316	\$10,644.984
Deduct expirations and cancellations	763	1,786.007
In force December 31, 1913	3,553	\$8,858.977

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings and farms with personal property in villages where remote from business places and grange halls with personal property when owned by grange.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Fifty cents.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE MONTGOMERY AND FULTON COUNTY PATRONS FIRE RELIEF ASSOCIATION

CANAJOHARIE, N. Y.

[Commenced business December, 1891]

SHELDON D. SMITH, President

WM. VAN WIE, Secretary

INCOME

Assessments received	\$5,405 04
Borrowed money	3,804 26
Total Income	\$9,209 30
Balance on hand December 31, 1912.....	182 90
Total	\$9,392 20

DISBURSEMENTS

Amount of losses paid.....	\$4,975 00
Officers' salaries and fees.....	175 00
Directors' fees and expenses.....	420 56
Advertising, printing and stationery.....	10 00
Postage	7 50
Borrowed money repaid.....	3,617 23
Legal expenses	37 00
Total Disbursements	\$9,242 29
Balance	\$149 91

ASSETS

Cash in office.....	\$149 91
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	512	\$1,177,821
Written or renewed in 1913.....	141	384,576
Totals	653	\$1,562,397
Deduct expirations and cancellations.....	97	201,597
In force December 31, 1913.....	556	\$1,360,800

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and personal.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Fifty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

For what term are policies written? Five years.

Are officers bonded? Yes.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Twice the amount to be collected.

Are risks inspected? Yes. If so, by whom? Director when he takes the application.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$7,000.

NIAGARA AND ERIE COUNTY FARMERS' PROTECTIVE ASSOCIATION

WENDELVILLE, N. Y.

[Commenced business February, 1889]

JOHN F. BRAUER, President

JACOB BLUM, Secretary

INCOME

Policy fees	\$354 50
Assessments received	3,669 40
Borrowed money	5,000 00
Unpaid assessments, 1912.....	510 66
Total Income	\$9,534 56
Balance on hand December 31, 1912.....	515 84
Total	\$10,050 40

DISBURSEMENTS

Amount of losses paid.....	\$6,100 61
Expense of adjustment and settlement of losses.....	98 50
Officers' salaries and fees.....	926 19
Office expenses, clerk hire, etc.	42 50
Advertising, printing and stationery.....	44 51
Postage	53 62
Commissions to agents or directors, including \$354.50 policy fees	473 92
Interest	50 00
Miscellaneous	37 98
Total Disbursements	\$7,827 83
Balance	\$2,222 57

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$2,222 57
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LIABILITIES

Gross losses and claims unpaid.....	\$6,765 19
Borrowed money unpaid.....	5,000 00
Total Liabilities	\$11,765 19

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,385	\$2,814,025
Written or renewed in 1913.....	268	361,850
Totals	1,653	\$3,175,875
Deduct expirations and cancellations.....	263	340,090
In force December 31, 1913.....	1,390	\$2,835,785

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm, school, church, country stores, hotels, blacksmith and wagon shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$3,712.96.

Is property classified. Yes.

If so, state kinds of property included in each classification. Class 1, farm, school and church property; class 2, country stores, hotels, blacksmith and wagon shops.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, 100 per cent.; class 2, 200 per cent.

For what term are policies written? One and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$500; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Agents, double amount of assessment to be collected.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Fifty dollars or less by agent of town, over \$50 by agent and two appraisers.

What is the largest amount insured in any one hazard? \$7,000.

THE ONONDAGA COUNTY PATRONS FIRE RELIEF ASSOCIATION

SKANEATELES, N. Y.

[Commenced business July, 1883]

J. H. LANKTON, President

GEORGE M. TALLCOT, Secretary

INCOME

Advance payments (other than policy fees)	\$778 01
Policy fees	234 00
Assessments received	4,995 90
Borrowed money	3,000 00
Miscellaneous	1 00
Total Income	\$9,008 91
Balance on hand December 31, 1912	1,441 31
Total	\$10,450 22

DISBURSEMENTS

Amount of losses paid	\$3,944 10
Officers' salaries and fees	400 00
Directors' fees and expenses	404 91
Office expenses, clerk hire, etc	66 48
Advertising, printing and stationery	105 00
Postage	33 90
Policy fees	234 00
Returns to policyholders other than loss payments	47 91
Borrowed money repaid and (\$190) interest thereon	4,690 00
Miscellaneous	3 50
Total Disbursements	\$9,929 80
Balance	\$520 42

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$520 42
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LIABILITIES

Gross losses and claims unpaid, including \$125 claims resisted.	\$125 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	897	\$2,315,354
Written or renewed in 1913	234	625,699
Totals	1,131	\$2,941,053
Deduct expirations and cancellations	277	494,150
In force December 31, 1913	854	\$2,446,903

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twelve and one-half cents.

What was the rate per \$100 of insurance of any assessment levied during 1913? Twenty-two cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$15.77.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$102.14.

Is property classified. No.

For what term are policies written. Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard. \$5,000.

ONTARIO COUNTY ALLIANCE MUTUAL FIRE
RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Commenced business June, 1894]

A. B. WELCH, President

E. W. BURGE, Secretary

INCOME

Advance payments (other than policy fees)	\$1,067 02
Policy fees	477 00
Assessments received	9,650 46
Borrowed money	11,507 80
Total Income	\$22,702 28
Balance on hand December 31, 1912.....	683 76
Total	\$23,386 04

DISBURSEMENTS

Amount of losses paid.....	\$11,420 73
Expense of adjustment and settlement of losses.....	113 70
Officers' salaries and fees.....	861 00
Directors' fees and expenses.....	769 00
Office expenses, clerk hire, etc.....	150 70
Advertising, printing and stationery.....	117 44
Postage	77 66
Commissions to agents or directors, including \$477 policy fees	505 59
Borrowed money repaid and (\$474.12) interest thereon.....	8,206 96
Miscellaneous	18 34
Total Disbursements	\$22,241 12
Balance	\$1,144 92

ASSETS

Cash in office.....	\$281 02
Deposits in trust companies and banks <i>not on interest</i>	863 90
Total Assets	\$1,144 92

LIABILITIES

Borrowed money unpaid.....	\$4,787 21
Interest due and accrued on borrowed money.....	199 99
Total Liabilities	\$4,987 20

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,277	\$2,918,490
Written or renewed in 1913.....	503	719,572
Totals	2,780	\$3,638,062
Deduct expirations and cancellations.....	445	687,237
In force December 31, 1913.....	2,335	\$2,950,825

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and dwellings, school houses, churches, city and villages, except mills and factories.

What policy or survey fee does the policyholder pay at issuance of policy? Fifty cents and \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 7 1/7 cents and 14 2/7 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 40 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$397.97.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$2,987.86.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, farm property and business risks in cities and villages where board rate does not exceed \$1.50 per \$100 per year. Class 2, property where board rate exceeds \$1.50 per \$100 per year; class 3, resident property in cities and villages.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, single assessment; class 2, double assessment; class 3, one-half on fee, premiums and assessment.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer \$1,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors or agents.

By whom are losses adjusted? Committee appointed by the president.

What is the largest amount insured in any one hazard? \$4,000.

ONTARIO COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Commenced business July, 1877]

JOHN B. HALL, President

ELMER LUCAS, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,232 64
Policy fees	436 50
Assessments received	15,804 71
Borrowed money	2,000 00
Total Income	\$19,473 85
Balance on hand December 31, 1912.....	179 92
Total	\$19,653 77

DISBURSEMENTS

Amount of losses paid	\$14,026 82
Expense of adjustment and settlement of losses.....	171 98
Officers' salaries and fees.....	500 00
Directors' fees and expenses	395 01
Office expenses, clerk hire, etc.....	18 36
Advertising, printing and stationery.....	46 00
Postage	113 79
Policy fees	623 50
Returns to policyholders other than loss payments.....	29 43
Borrowed money repaid and (\$41.00) interest thereon.....	3,641 00
Miscellaneous	59 08
Total Disbursements	\$19,624 97

Balance	\$28 80
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ASSETS

Cash in office	\$28 80
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LIABILITIES

Gross losses and claims unpaid.....	\$2,633 50
Salary	100 00
Total Liabilities	\$2,733 50

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,421	\$4,423,840
Written or renewed in 1913.....	374	1,232,605
Totals	1,795	\$5,656,445
Deduct expirations and cancellations.....	306	914,660
In force December 31, 1913.....	1,489	\$4,741,785

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and dwellings.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Fifteen cents and twenty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Executive committee of three.

What is the largest amount insured in any one hazard? \$7,000.

THE ORLEANS COUNTY FARMERS' MUTUAL INSURANCE COMPANY

ALBION, N. Y.

[Commenced business March, 1881]

MYRON L. PARKER, President

GEO. H. ROLFFE, Secretary

INCOME

Policy fees	\$1,464 00
Assessments received	25,852 25
Borrowed money	20,900 00
Miscellaneous	48 00
Total Income	\$48,264 25
Balance on hand December 31, 1912.....	1,019 31
Total	\$49,283 56

DISBURSEMENTS

Amount of losses paid.....	\$19,808 47
Expense of adjustment and settlement of losses.....	317 41
Officers' salaries and fees.....	1,066 04
Directors' fees and expenses.....	202 04
Advertising, printing and stationery.....	98 92
Postage	185 40
Commissions to agents or directors, including \$1,464 policy fees.	2,239 52
Borrowed money repaid and (\$447.50) interest thereon.....	21,347 50
Legal expenses	25 00
Miscellaneous	382 68
Total Disbursements	\$45,672 98
Balance	\$3,610 58

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$3,610 58
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LIABILITIES

Gross losses and claims unpaid.....	\$3,360 70
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,815	\$10,440,227
Written or renewed in 1913.....	1,025	2,025,355
Totals	5,840	\$12,465,582
Deduct expirations and cancellations.....	1,421	2,271,760
In force December 31, 1913.....	4,419	\$10,193,822

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm and other not more hazardous.

What policy or survey fee does policyholder pay at issuance of policy. \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$53.43.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$104.06.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount liable to come into their hands.

Are risks inspected? Yes. If so, by whom? Directors, secretary and adjusters.

By whom are losses adjusted? Two adjusters and director from town where loss occurs.

What is the largest amount insured in any one hazard? \$5,000.

OTSEGO COUNTY FARMERS' CO-OPERATIVE FIRE
INSURANCE COMPANY

COOPERSTOWN, N. Y.

[Commenced business May, 1886]

A. C. SHIPMAN, President

F. B. SHIPMAN, Secretary

INCOME

Policy fees	\$2,638 00
Assessments received	11,064 74
Borrowed money	8,900 00
Total Income	\$22,602 74
Balance on hand December 31, 1912.....	135 61
Total	\$22,738 35

DISBURSEMENTS

Amount of losses paid.....	\$7,880 20
Expenses of adjustment and settlement of losses.....	78 49
Officers' salaries and fees.....	2,000 00
Directors' fees and expenses.....	36 00
Office expenses, clerk hire, etc.....	389 41
Advertising, printing and stationery.....	121 05
Postage	161 24
Policy fees	1,978 50
Borrowed money repaid and (\$219.78) interest thereon.....	9,119 78
Legal expenses	2 50
Miscellaneous	89 82
Total Disbursements	\$21,856 99
Balance	\$881 36

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$881 36
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	3,406	\$5,160,350
Written or renewed in 1913.....	1,466	2,230,550
Totals	4,872	\$7,390,900
Deduct expirations and cancellations.....	1,571	2,323,600
In force December 31, 1913.....	3,301	\$5,067,300

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm and detached property.

What policy or survey fee does policyholder pay at issuance of policy?

Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy. None.

644 OTSEGO CO. FARMERS' CO-OPERATIVE FIRE INS. CO. [1913

What was the rate per \$100 of insurance of any assessment levied during 1913? Twenty-two cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$190.40.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Soliciting agents, president or secretary.

By whom are losses adjusted? President or secretary.

What is the largest amount insured in any one hazard? \$2,000.

OTSEGO COUNTY PATRONS CO-OPERATIVE FIRE
RELIEF ASSOCIATION

ELK CREEK, N. Y.

[Commenced business May, 1913]

GEORGE CHAMBERLIN, President IRA D. TIPPLE, Secretary

INCOME

Advance payments (other than policy fees)	\$155 07
Assessments received	858 77
Borrowed money	250 00
Total Income	<u>\$1,063 84</u>

DISBURSEMENTS

Amount of losses paid	\$531 00
Expense of adjustment and settlement of losses.....	25 36
Officers' salaries and fees.....	96 25
Directors' fees and expenses.....	128 47
Advertising, printing and stationery.....	56 25
Postage	18 89
Borrowed money repaid and (\$3.00) interest thereon.....	203 00
Legal expenses	3 00
Deficit of old company.....	1 62
Total Disbursements	<u>\$1,063 84</u>

LIABILITIES

Borrowed money unpaid	<u>\$250 00</u>
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	231	\$409,346
Written or renewed in 1913.....	175	310,150
In force December 31, 1913.....	<u>406</u>	<u>\$719,496</u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and detached.
What policy or survey fee does policyholder pay at issuance of policy? \$1.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.
What was the rate per \$100 of insurance of any assessments levied during 1913? Fifteen and eight cents.
State amount, if any, of unpaid assessments levied before December 31, 1912? None.

646 OTSEGO CO. PATRONS CO-OPER. FIRE RELIEF ASS'N [1913

State amount, if any, of unpaid assessments levied after December 13, 1912? None.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjuster.

What is the largest amount insured in any one hazard? \$6,000.

THE PATRONS' CO-OPERATIVE FIRE RELIEF ASSO-
CIATION OF STEUBEN AND LIVINGSTON
COUNTIES, NEW YORK

BATH, N. Y.

[Commenced business September, 1877]

JAMES M. KELLEY, President

G. H. CARR, Secretary

INCOME

Policy fees	\$849 00
Assessments received	7,415 94
Total Income	\$8,264 94
Balance on hand December 31, 1912	2,369 98
Total	\$10,634 92

DISBURSEMENTS

Amount of losses paid	\$6,622 80
Expense of adjustment and settlement of losses.....	180 00
Officers' salaries and fees.....	460 00
Directors' fees and expenses	898 70
Office expenses, clerk hire, etc.....	79 15
Advertising, printing and stationery.....	17 00
Postage	29 00
Miscellaneous	37 00

Total Disbursements	\$8,303 65
Balance	\$2,331 27

ASSETS

Cash in office	\$2,331 27
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LIABILITIES

Gross losses and claims unpaid.....	\$2,817 73
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,970	\$4,260,000
Written or renewed in 1913.....	566	1,370,520
Totals	2,536	\$5,630,520
Deduct expirations and cancellations	546	1,212,600
In force December 31, 1913	1,990	\$4,417,920

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and other not more hazardous
What policy or survey fee does policyholder pay at issuance of policy? \$1.50
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 7.449 cents and 10.16 cents.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Director.

By whom are losses adjusted? Directors appointed by president.

What is the largest amount insured in any one hazard? \$4,000.

THE PATRONS' FIRE RELIEF ASSOCIATION OF MADISON COUNTY

NELSON, N. Y.

[Commenced business November, 1890]

HORACE K. SMITH, President

EDWARD S. SMITH, Secretary

INCOME

Advance payments (other than policy fees)	\$226 76
Policy fees	134 60
Assessments received	1,849 49
Borrowed money	500 00
Miscellaneous	57 79
Total Income	\$2,768 64
Balance on hand December 31, 1912.....	450 55
Total	\$3,219 19

DISBURSEMENTS

Amount of losses paid.....	\$2,358 64
Officers' salaries and fees.....	125 00
Directors' fees and expenses.....	83 14
Advertising, printing, stationery and postage.....	20 15
Commissions to agents or directors.....	134 60
Total Disbursements	\$2,721 53
Balance	\$497 66

ASSETS

Cash in office.....	\$497 66
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LIABILITIES

Gross losses and claims unpaid.....	\$117 70
Borrowed money unpaid.....	500 00
Interest due and accrued on borrowed money.....	2 50
Total Liabilities	\$620 20

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	418	\$890, 129
Written or renewed in 1913.....	107	226, 760
Totals	525	\$1,116, 889
Deduct expirations and cancellations.....	93	154, 275
In force December 31, 1913.....	432	\$962, 614

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwelling houses and farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2 survey fee, \$1 renewal.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 12½ cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$375.83.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$3,000; treasurer, \$5,000.

Does corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Director taking application.

By whom are losses adjusted? Two or more directors.

What is the largest amount insured in any one hazard? \$7,000.

PATRONS FIRE RELIEF ASSOCIATION OF SENECA COUNTY

LODI, N. Y.

[Commenced business February, 1877]

C. W. COSAD, President

GEO. H. MUNDY, Secretary

INCOME

Advance payments (other than policy fees)	\$1,046 34
Policy fees	383 00
Assessments received	6,182 33
Total Income	\$7,591 67
Balance on hand December 31, 1912	5,462 07
Total	\$13,053 74

DISBURSEMENTS

Amount of losses paid	\$4,895 34
Expense of adjustment and settlement of losses	56 41
Officers' salaries, fees and expenses	902 95
Advertising, printing and stationery	60 10
Postage	84 55
Policy fees	363 00
Miscellaneous	108 03
Total Disbursements	\$6,470 38
Balance	\$6,583 36

ASSETS

Cash in office	\$60 13
Deposits in trust companies and banks <i>not on interest</i>	6,523 23
Total Assets	\$6,583 36

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	1,662	\$4,039,531
Written or renewed in 1913	363	909,920
Totals	2,025	\$4,949,451
Deduct expirations and cancellations	327	721,865
In force December 31, 1913	1,698	\$4,227,586

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance
of policy? 10, 11 1/9, 12 1/2 and 14 2/7 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? $13\frac{3}{4}$, $15\frac{1}{4}$, $17\frac{2}{10}$, $19\frac{13}{20}$ cents, according to class.

Is property classified? Yes.

If so, state kinds of property included in each classification. Proximity and tenant property govern this.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Varies according to class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer and secretary, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS OF HUSBANDRY CO-OPERATIVE
FIRE RELIEF ASSOCIATION OF THE COUNTY
OF HERKIMER, STATE OF NEW YORK

HERKIMER, N. Y.

[Commenced business August, 1889]

R. H. SMITH, President

E. G. VAN HOUSEN, Secretary

INCOME

Advance payments (other than policy fees)	\$2,129 38
Policy fees	364 00
Assessments received	4,426 95
Miscellaneous	42 82
Total Income	\$6,963 15
Balance on hand December 31, 1912	4,844 76
Total	\$11,807 91

DISBURSEMENTS

Amount of losses paid	\$3,350 13
Expense of adjustment and settlement of losses	117 20
Officers' salaries and fees	748 10
Office expenses, clerk hire, rent, etc.	22 10
Advertising, printing and stationery	29 30
Postage	39 39
Commissions to agents or directors, including \$364.00 policy fees	728 00
Returns to policyholders other than loss payments	163 30
Legal expenses	25 00
Miscellaneous	8 47
Total Disbursements	\$5,230 99

Balance	\$6,576 92
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ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$6,576 92
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LIABILITIES

Gross losses and claims unpaid including \$150.00 claims resisted	\$1,460 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	1,500	\$4,455,556
Written or renewed in 1913	364	1,131,181
Totals	1,864	\$5,586,737
Deduct expirations and cancellations	386	1,058,995
In force December 31, 1913	1,478	\$4,527,742

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 14 2/7, 16 2/3, 20 and 50 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 10 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$105.80.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, stone and brick building with fire proof roof and insurable contents, and property distant 40 feet; class 2, buildings and insurable contents distant at least 30 feet from a dwelling or attachments; class 3, buildings and insurable contents less than 30 feet from a dwelling or attachment; class 4, buildings and insurable contents containing engines and boilers.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? 5 years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000; secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Local directors.

By whom are losses adjusted? Local director when not over \$100, over \$100 adjusting director with local director and next nearest director.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS OF INDUSTRY FIRE INSURANCE COMPANY OF CORTLAND COUNTY, N. Y.

CORTLAND, N. Y.

[Commenced business October, 1901]

H. J. REED, President

A. J. SEARS, Secretary

INCOME

Advance payments (other than policy fees)	\$191 87
Policy fees	153 75
Assessments received	1,472 15
Borrowed money	1,700 00
Total Income	\$3,517 77
Balance on hand December 31, 1912	177 68
Total	\$3,695 45

DISBURSEMENTS

Amount of losses paid	\$1,781 15
Expense of adjustment and settlement of losses	24 00
Officers' salaries and fees	50 00
Directors' fees and expenses	26 90
Advertising, printing and stationery	14 50
Postage	17 50
Policy fees	153 75
Borrowed money repaid and (\$31.66) interest thereon	731 66
Miscellaneous	73 40
Total Disbursements	\$2,872 86
Balance	\$822 59

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$822 59
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LIABILITIES

Borrowed money unpaid	\$1,400 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	530	\$734,535
Written or renewed in 1913	123	196,150
Totals	653	\$930,685
Deduct expirations and cancellations	81	114,200
In force December 31, 1913	572	\$816,485

GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property and city houses properly located.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 20 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$12.60.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$83.63.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, farm property; class 2, school houses, churches and buildings within 40 feet of each other.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 2, double that of class 1.

For what term are policies written? Five years.

Are officers bonded? No.

Are risks inspected? Yes. If so, by whom? President.

By whom are losses adjusted? Executive board.

What is the largest amount insured in any one hazard? \$3,000.

**PATRONS OF INDUSTRY FIRE INSURANCE COM-
PANY OF ONONDAGA AND OSWEGO
COUNTIES, NEW YORK**

PARISH, N. Y.

[Commenced business January, 1900]

G. H. ROGERS, President

EMMETT LEWIS, Secretary

INCOME

Advance payments (other than policy fees)	\$215 08
Policy fees	180 00
Assessments received	1,723 07
Total Income	\$2,118 15
Balance on hand December 31, 1912	52 36
Total	\$2,170 51

DISBURSEMENTS

Amount of losses paid	\$853 85
Officers' salaries and fees	37 68
Directors' fees and expenses	60 87
Advertising, printing and stationery	15 00
Postage	36 79
Commissions to agents or directors	180 00
Borrowed money repaid	963 47
Total Disbursements	\$2,147 66
Balance	\$22 85

ASSETS

Cash in office	\$22 85
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LIABILITIES

Gross losses and claims unpaid	\$545 00
Borrowed money unpaid	1,950 00
All other debts	121 00
Total Liabilities	\$2,616 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	436	\$524,900
Written or renewed in 1913	145	181,985
Totals	581	\$706,885
Deduct expirations and cancellations	175	210,983
In force December 31, 1913	406	\$495,902

GENERAL INTERROGATORIES.

Name the kind of property insured. Town, village and city with water protection.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten and fifteen cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty and twelve cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$50.15.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$42.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, farm buildings, village and city with water protection; class 2, churches, school houses and halls not within 100 feet of each other.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, flat rate; class 2, 1½ times first class.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$7,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$400.

Are risks inspected? Yes. If so, by whom? Treasurer.

By whom are losses adjusted? Executive board.

What is the largest amount insured in any one hazard? \$3,600.

RENSSELAER COUNTY MUTUAL FIRE INSURANCE COMPANY

SAND LAKE, N. Y.

[Commenced business April, 1878]

ELMER E. REICHARD, President

H. BURTON CARR, Secretary

INCOME

Advance payments (other than policy fees)	\$2, 043 72
Policy fees	2, 145 00
Assessments received	22, 026 78
Interest	32 04
Borrowed money	9, 800 00
Miscellaneous	2 00
Total Income	\$36,049 54
Balance on hand December 31, 1912	762 88
Total	\$36,812 42

DISBURSEMENTS

Amount of losses paid	\$18, 460 50
Expense of adjustment and settlement of losses	361 22
Officers' salaries and fees	1, 200 00
Directors' fees and expenses	329 86
Office expenses, clerk hire, etc	500 16
Advertising, printing and stationery	112 30
Postage	136 66
Commissions to agents or directors, including \$1.50 policy fees	2, 145 00
Returns to policyholders other than loss payments	11 61
Borrowed money repaid and (\$602.50) interest thereon	12, 302 50
Legal expenses	499 00
Miscellaneous	32 22
Total Disbursements	\$36,091 03
Balance	\$721 39

ASSETS

Cash in office	\$50 39
Deposits in trust companies and banks <i>not on interest</i>	671 00
Total Assets	\$721 39

LIABILITIES

Borrowed money unpaid	\$3, 000 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	5, 498	\$7, 965, 035
Written or renewed in 1913	1, 430	2, 063, 000
Totals	6, 928	\$10, 028, 035
Deduct expirations and cancellations	1, 168	1, 554, 085
In force December 31, 1913	5, 760	\$8, 473, 950

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm, village, city residences, churches, school buildings, mercantile, hotel, grist mills and blacksmith shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty, thirty, forty, sixty and eighty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$70.20.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, dwellings and churches; class 1½, farm outbuildings; class 2, school buildings; class 3, mercantile; class 4, blacksmith shops, grist mills and hotels.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, flat rate; class 1½, 1½ times flat rate; class 2, 2 times flat rate; class 3, 3 times flat rate; class 4, 4 times flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent or director.

By whom are losses adjusted? Company's adjuster.

What is the largest amount insured in any one hazard? \$3,500.

THE ST. LAWRENCE COUNTY FARMERS' INSURANCE COMPANY

OGDENSBURG, N. Y.

[Commenced business July, 1886]

E. H. DOLLAR, President

N. WELLS, Secretary

INCOME

Policy fees	\$2,105 00
Assessments received	39,135 72
Borrowed money	41,725 00
Total Income	\$82,965 72
Balance on hand December 31, 1912.....	22 37
Total	\$82,988 09

DISBURSEMENTS

Amount of losses paid.....	\$39,245 87
Expense of adjustment and settlement of losses.....	797 04
Officers' salaries and fees.....	1,429 40
Office expenses, clerk hire, etc.....	1,750 00
Advertising, printing and stationery.....	200 00
Postage	600 00
Policy fees	2,105 00
Borrowed money repaid and (\$1,434.89) interest thereon.....	36,813 89
Miscellaneous	30 00
Total Disbursements	\$82,971 20
Balance	\$16 89

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$16 89
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LIABILITIES

Gross losses and claims unpaid.....	\$1,175 00
Borrowed money unpaid.....	41,725 00
Interest due and accrued on borrowed money.....	366 37
Total Liabilities	\$43,266 37

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	5,909	\$11,268,861
Written or renewed in 1913.....	2,105	4,117,380
Totals	8,014	\$15,386,241
Deduct expirations and cancellations.....	2,103	3,820,618
In force December 31, 1913.....	5,911	\$11,565,623

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 34.9 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$207.50.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$76.73.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent or director.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

ST. LAWRENCE COUNTY PATRONS' FIRE RELIEF ASSOCIATION

BRUSHTON, N. Y.

[Commenced business February, 1902]

H. A. ROWLAND, President

E. B. DANA, Secretary

INCOME

Advance payments (other than policy fees).....	\$3,556 60
Policy fees	1,304 00
Assessments received	36,558 58
Interest	39 26
Borrowed money	27,025 00
Total Income	\$68,483 44
Balance on hand December 31, 1912.....	667 41
Total	\$69,150 85

DISBURSEMENTS

Amount of losses paid.....	\$36,657 70
Expense of adjustment and settlement of losses.....	910 91
Officers' salaries and fees.....	1,580 37
Directors' fees and expenses.....	1,036 79
Office expenses, clerk hire, etc.....	22 95
Advertising, printing and stationery.....	69 73
Postage	324 09
Commissions to agents or directors, including policy fees.....	1,304 00
Returns to policyholders other than loss payments.....	36 13
Borrowed money repaid and interest thereon.....	26,034 38
Legal expenses	16 46
Miscellaneous	219 95
Total Disbursements	\$68,213 46

Balance	\$937 39
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ASSETS

Cash in office.....	\$937 39
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LIABILITIES

Borrowed money unpaid.....	\$1,505 00
Interest due and accrued on borrowed money.....	20 55
Total Liabilities	\$1,525 55

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	5,301	\$12,442.155
Written or renewed in 1913.....	1,304	3,426.850
Totals	6,605	\$15,869.005
Deduct expirations and cancellations.....	1,282	3,182.999
In force December 31, 1913.....	5,323	\$12,686.006

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 30 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$201.25.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$6,708.14.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Secretary and two directors if loss exceeds \$100, less by one director.

What is the largest amount insured in any one hazard? \$7,000.

SARATOGA COUNTY MUTUAL FIRE INSURANCE COMPANY

SARATOGA SPRINGS, N. Y.

[Commenced business October, 1859]

C. P. BRIGHTMAN, President

M. B. WILBUR, Secretary

INCOME

Advance payments (other than policy fees)	\$972 87
Policy fees	406 50
Assessments received	2,776 51
Total Income	\$4,155 88
Balance on hand December 31, 1912	34 49
Total	\$4,190 37

DISBURSEMENTS

Amount of losses paid	\$1,245 00
Expense of adjustment and settlement of losses	52 50
Officers' salaries and fees	359 46
Directors' fees and expenses	64 03
Office expenses, clerk hire, etc.	97 38
Advertising, printing and stationery	25 93
Postage	40 65
Commissions to agents or directors, including \$67.75 policy fees	406 50
Returns to policyholders other than loss payments	9 75
Borrowed money repaid and (\$99.97) interest thereon	1,774 97
Miscellaneous	17 09
Total Disbursements	\$4,093 26
Balance	\$97 11

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$97 11
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LIABILITIES

Gross losses and claims unpaid, including \$450 claims resisted	\$1,450 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	1,023	\$1,514,227
Written or renewed in 1913	258	380,235
Totals	1,281	\$1,894,462
Deduct expirations and cancellations	244	431,643
In force December 31, 1913	1,037	\$1,462,819

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwellings, outbuildings, churches and school buildings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 25 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 20 cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$17.90.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$200 for agents.

Are risks inspected? Yes. If so, by whom? General agent.

By whom are losses adjusted? President or secretary and one director.

What is the largest amount insured in any one hazard? \$6,000.

SAUQUOIT VALLEY FARMERS' ASSOCIATION

SAUQUOIT, N. Y.

[Commenced business February, 1878]

M. L. COMSTOCK, President

JOHN D. C. MILLER, Secretary

INCOME

Advance payments (other than policy fees)	\$878 58
Policy fees	400 00
Assessments received	7,950 18
Interest	114 80
Total Income	\$9,343 56
Balance on hand December 31, 1912.....	4,222 85
Total	\$13,566 41

DISBURSEMENTS

Amount of losses paid.....	\$10,117 54
Officers' salaries and fees.....	1,200 00
Directors' fees and expenses.....	124 45
Advertising, printing and stationery.....	85 55
Postage	59 40
Miscellaneous	3 00
Total Disbursements	\$11,589 94
Balance	\$1,976 47

ASSETS

Cash in office.....	\$17 72
Deposits in trust companies and banks <i>not on interest</i>	500 00
Deposits in trust companies and banks <i>on interest</i>	1,458 75
Total Assets	\$1,976 47

LIABILITIES

Gross losses and claims unpaid.....	\$2,400 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,707	\$3,899,294
Written or renewed in 1913.....	400	946,900
Totals	2,107	\$4,846,194
Deduct expirations and cancellations.....	410	857,570
In force December 31, 1913.....	1,697	\$3,988,624

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings and barns.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 20 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Three nearest directors, small losses by one director.

What is the largest amount insured in any one hazard? \$5,000.

THE SCHOHARIE AND SCHENECTADY COUNTIES FARMERS' MUTUAL FIRE INSURANCE ASSOCIATION

ESPERANCE, N. Y.

[Commenced business 1868]

CHAS. BAUMES, President

JOHN P. VAN VECHTEN, Secretary

INCOME

Policy fees	\$2,150 00
Assessments received	16,658 77
Borrowed money	10,571 72
Total Income	\$29,380 49
Balance on hand December 31, 1912.....	380 22
Total	\$29,760 71

DISBURSEMENTS

Amount of losses paid	\$13,506 92
Expense of adjustment and settlement of losses.....	240 00
Officers' salaries and fees.....	1,700 00
Directors' fees and expenses.....	495 83
Office expenses, clerk hire, etc.....	60 00
Advertising, printing and stationery.....	120 00
Postage	60 00
Commissions to agents or directors.....	2,150 00
Borrowed money repaid and (\$488.01) interest thereon.....	11,059 73
Total Disbursements	\$29,392 48
Balance	\$368 23

ASSETS

Cash in office	\$368 23
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LIABILITIES

Borrowed money unpaid	\$11,953 85
Interest due and accrued on borrowed money (estimated)....	350 00
All other debts	1,483 90
Total Liabilities	\$13,787 75

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	4,446	\$7,540,258
Written or renewed in 1913.....	1,153	1,997,612
Totals	5,599	\$9,537,870
Deduct expirations and cancellations.....	1,251	2,022,580
In force December 31, 1913.....	4,348	\$7,515,290

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwellings, barns, sheds, wagon houses, outbuildings, school houses and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 22½ cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$122.29.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$139.04.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors and agents.

By whom are losses adjusted? Secretary or any director or agent the secretary may direct or appoint.

What is the largest amount insured in any one hazard? \$6,000.

THE TIOGA COUNTY PATRONS FIRE RELIEF ASSOCIATION

SPENCER, N. Y.

[Commenced business October, 1877]

E. G. KETCHUM, President

L. W. HULL, Secretary

INCOME

Advance payments (other than policy fees).....	\$904 45
Policy fees	549 00
Assessments received	12,486 56
Borrowed money	6,000 00
Total Income	\$19,940 01
Balance on hand December 31, 1912	639 56
Total	\$20,579 57

DISBURSEMENTS

Amount of losses paid.....	\$13,924 17
Expense of adjustment and settlement of losses.....	268 07
Officers' salaries and fees.....	435 05
Directors' fees and expenses.....	9 62
Office expenses, clerk hire, etc.....	48 95
Advertising, printing and stationery.....	36 10
Postage	73 41
Commissions to agents or directors, including \$549.00 policy fees	1,001 22
Borrowed money repaid and (\$191.43) interest thereon.....	2,191 43
Legal expenses	150 00
Total Disbursements	\$18,138 02
Balance	\$2,441 55

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$2,441 55
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LIABILITIES

Gross losses and claims unpaid.....	\$523 90
Borrowed money unpaid	6,000 00
Total Liabilities	\$6,523 90

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	2,802	\$4,515,357
Written or renewed in 1913.....	549	922,697
Totals	3,351	\$5,438,054
Deduct expirations and cancellations.....	591	821,137
In force December 31, 1913.....	2,760	\$4,616,917

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm buildings, detached dwellings, rural churches and school houses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 30 cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$1,055.76.

Is property classified? No.

For what term are policies written? 5 years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$10,000; secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500 to \$2,000.

Are risks inspected? Yes. If so, by whom? Director.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$6,050.

THE TOMPKINS, SCHUYLER AND TIOGA COUNTIES PATRONS' FIRE RELIEF ASSOCIATION

NEWFIELD, N. Y.

[Commenced business August, 1876]

F. W. CARMAN, President

J. C. THOMPSON, Secretary

INCOME

Advance payments (other than policy fees).....	\$829 28
Policy fees	320 00
Assessments received	5,441 88
Interest	32 24
Borrowed money	2,000 00
Miscellaneous	18 04
Total Income	\$8,641 44
Balance on hand December 31, 1912.....	2,275 43
Total	\$10,916 87

DISBURSEMENTS

Amount of losses paid.....	\$5,458 33
Expense of adjustment and settlement of losses.....	42 00
Officers' salaries and fees.....	693 41
Directors' fees and expenses.....	491 37
Printing and stationery.....	49 80
Postage	20 02
Policy fees	320 00
Returns to policyholders other than loss payments.....	39 70
Borrowed money repaid and (\$40) interest thereon.....	2,040 00
Legal expenses	50
Miscellaneous	18 40
Total Disbursements	\$9,173 53
Balance	\$1,743 34

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,743 34
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LIABILITIES

Gross losses and claims unpaid.....	\$5,871 47
Borrowed money unpaid.....	2,040 00
Total Liabilities	\$7,911 47

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,755	\$3,543,727
Written or renewed in 1913.....	368	783,350
Totals	2,123	\$4,327,077
Deduct expirations and cancellations.....	278	546,284
In force December 31, 1913.....	1,845	\$3,780,793

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten, eleven and one-ninth and twelve and one-half cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Fifteen cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$22.86.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, farm buildings 50 feet from any other buildings; class 2, 40 feet; class 3, 25 feet.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, 1/10 per cent.; class 2, 1/9 per cent.; class 3, 1/8 of 1 per cent.

For what term are policies written. Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary and treasurer, \$5,000 each.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$1,000 each.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee chosen from directors.

What is the largest amount insured in any one hazard? \$5,000.

THE WESTCHESTER AND PUTNAM PATRONS FIRE RELIEF ASSOCIATION

PUTNAM VALLEY, N. Y.

[Commenced business February, 1900]

WILLIS A. GANONG, President

WILLIAM M. BARGER, JR., Secretary

INCOME

Advance payments (other than policy fees)	\$162 40
Policy fees	69 00
Miscellaneous	118 25
Total Income	\$349 65
Balance on hand December 31, 1912	178 63
Total	\$528 28

DISBURSEMENTS

Amount of losses paid	\$30 00
Officers' salaries and fees	100 00
Advertising, printing and stationery	12 00
Postage	3 24
Policy fees	69 00
Borrowed money repaid and (\$4.50) interest thereon	254 50
Miscellaneous	2 00
Total Disbursements	\$470 74
Balance	\$57 54

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$57 54
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	192	\$459, 755
Written or renewed in 1913	69	167, 749
Totals	261	\$627, 504
Deduct expirations and cancellations	83	207, 076
In force December 31, 1913	178	\$420, 428

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$118.25.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Two directors and secretary.

What is the largest amount insured in any one hazard? \$3,000.

WESTMORELAND CO-OPERATIVE INSURANCE ASSOCIATION

ROME, N. Y.

[Commenced business April, 1881]

H. H. TYLER, President

W. H. STOREY, Secretary

INCOME

Advance payments (other than policy fees)	\$552 97
Policy fees	271 00
Assessments received	6,258 42
Interest	40 33
Miscellaneous	94 59
Total Income	\$7,217 31
Balance on hand December 31, 1912	3,219 15
Total	\$10,436 46

DISBURSEMENTS

Amount of losses paid	\$5,904 99
Expense of adjustment and settlement of losses	18 80
Officers' salaries and fees	1,062 59
Directors' fees and expenses	44 85
Office expenses, clerk hire, etc	36 00
Advertising, printing and stationery	49 75
Postage	88 50
Miscellaneous	27 53
Total Disbursements	\$7,233 01
Balance	\$3,203 45

ASSETS

Cash in office	\$4 13
Deposits in trust companies and banks <i>not on interest</i>	1,199 32
Deposits in trust companies and banks <i>on interest</i>	2,000 00
Total assets	\$3,203 45

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	1,603	\$3,146,373
Written or renewed in 1913	271	551,688
Totals	1,874	\$3,698,061
Deduct expirations and cancellations	291	545,973
In force December 31, 1913	1,583	\$3,152,088

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and detached village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 20 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors and secretary.

What is the largest amount insured in any one hazard? \$5,000.

TOWN ASSESSMENT CORPORATIONS

[679]

THE AMHERST AND CLARENCE CO-OPERATIVE INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Commenced business September, 1892]

F. J. BEITER, President

H. A. SECRIST, Secretary

INCOME

Advance payments (other than policy fees)	\$127 98
Policy fees	52 00
Assessments received	2, 125 72
Interest	126 98
Total Income	\$2,432 68
Balance on hand December 31, 1912.....	3,617 65
Total	\$6,050 33

DISBURSEMENTS

Amount of losses paid.....	\$493 33
Expense of adjustment and settlement of losses.....	24 00
Officers' salaries and fees.....	450 00
Directors' fees and expenses.....	130 00
Office expenses, clerk hire, etc.....	9 66
Advertising, printing and stationery.....	49 55
Postage	28 31
Commissions to agents or directors, including \$52 policy fees..	182 25
Returns to policyholders other than loss payments.....	111 32
Miscellaneous	19 00
Total Disbursements	\$1,497 42
Balance	\$4,552 91

ASSETS

Cash in office.....	\$147 33
Deposits in trust companies and banks on interest.....	4, 405 58
Total Assets	\$4,552 91

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	844	\$2, 092, 405
Written or renewed in 1913.....	169	406, 609
Totals	1, 013	\$2, 499, 014
Deduct expirations and cancellations.....	161	370, 972
In force December 31, 1913.....	852	\$2, 128, 042

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and school-houses.

What membership fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 10 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$1.96.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$200; treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? No, but collectors are bonded for double the amount to be collected.

Are risks inspected? Yes. If so, by whom? By company's agents.

By whom are losses adjusted? By company's appraisers.

What is the largest amount insured in any one hazard? \$7,000.

ANDES MUTUAL FIRE INSURANCE COMPANY

ANDES, N. Y.

[Commenced business 1880]

O. D. SMITH, President

WM. C. LAING, Secretary

INCOME

Policy fees	\$315 53
Assessments received	3,995 80
Borrowed money	550 00
Total Income	<u>\$4,861 33</u>
Balance on hand December 31, 1912.....	696 08
Total	<u><u>\$5,557 41</u></u>

DISBURSEMENTS

Amount of losses paid.....	\$4,251 40
Expense of adjustment and settlement of losses.....	36 00
Officers' salaries and fees	75 00
Directors' fees and expenses.....	8 00
Office expenses, clerk hire, etc.....	5 00
Advertising, printing and stationery.....	11 70
Postage	11 00
Commission to agents or directors, including \$183 policy fees..	183 00
Returns to policyholders other than loss payments.....	10 17
Borrowed money repaid and (\$6.88) interest thereon.....	556 88
Miscellaneous	7 00
Total Disbursements	<u>\$5,155 75</u>
Balance	<u><u>\$401 66</u></u>

ASSETS

Cash in office	\$132 24
Deposits in trust companies and banks <i>not on interest</i>	269 42
Total Assets	<u><u>\$401 66</u></u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	414	\$671,860
Written or renewed in 1913.....	183	291,350
Totals	<u>597</u>	<u>\$963,210</u>
Deduct expirations and cancellations	168	282,765
In force December 31, 1913.....	<u><u>429</u></u>	<u><u>\$680,445</u></u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1 up to \$1,000 of insurance and 10 cents for each additional \$100 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1913? 15 cents and 45 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$8.40.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? By the directors.

By whom are losses adjusted? By either the executive committee or the board of directors.

What is the largest amount insured in any one hazard? \$3,000.

ARGYLE CO-OPERATIVE FIRE INSURANCE COMPANY
OF THE TOWN OF ARGYLE

ARGYLE, N. Y.

[Commenced business October, 1879]

JOHN B. CONWAY, President BENJAMIN CARSWELL, Secretary

INCOME

Policy fees	\$152 00
Miscellaneous	63 53
Total Income	\$215 53
Balance on hand December 31, 1912.....	83 64
Total	\$299 17

DISBURSEMENTS

Amount of losses paid	\$25 00
Advertising, printing and stationery.....	3 50
Postage	2 16
Commissions to agents or directors including \$114 policy fees.	114 00
Borrowed money repaid and (\$5.97) interest thereon.....	105 97
Miscellaneous	8 00
Total Disbursements	\$258 63
Balance	\$40 54

ASSETS

Cash in office	\$40 54
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	380	\$746,639
Written or renewed in 1913.....	76	148,040
Totals	456	\$894,679
Deduct expirations and cancellations.....	80	144,457
In force December 31, 1913.....	376	\$750,222

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, cheese factories and village property at least 100 feet from other property.
What policy or survey fee does policyholder pay at issuance of policy? \$2.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.
What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.
State amount, if any, of unpaid assessments levied before December 31, 1912. None.
State amount, if any, of unpaid assessments levied after December 31, 1912. None.

686 ARGYLE CO-OPERATIVE FIRE INSURANCE COMPANY [1913

Is property classified? Yes.

If so, state kinds of property included in each classification. First class: Buildings with slate or metal roof. Second class: Buildings with shingle roof.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class is assessed $\frac{7}{8}$ as much as second class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? By the secretary.

By whom are losses adjusted? The board of directors.

What is the largest amount insured in any one hazard? \$7,000.

THE ASHFORD MUTUAL FIRE INSURANCE COMPANY

WEST VALLEY, N. Y.

[Commenced business February, 1877]

E. R. KLEIN, PresidentE. J. GIBBIN, Secretary

INCOME	
Advance payments (other than policy fees)	\$1,447 87
Policy fees	103 50
Assessments received	8,638 06
Borrowed money	7,500 00
Miscellaneous	12 00
Total Income	\$17,701 43
Balance on hand December 31, 1912.....	1,454 05
Total	\$19,155 48

DISBURSEMENTS	
Amount of losses paid.....	\$10,590 31
Expense of adjustment and settlement of losses.....	110 00
Advertising, printing and stationery.....	43 50
Postage	60 00
Commissions to agents or directors.....	1,060 50
Return to policyholders other than loss payments.....	30 15
Borrowed money repaid and (\$142.10) interest thereon.....	6,142 10
Legal expenses	68 20
Rent	6 00
Treasurer's fees	379 80
Total Disbursements	\$18,490 56
Balance	\$664 92

ASSETS	
Cash in office	\$100 22
Deposits in trust companies and banks <i>not on interest</i>	564 70
Total Assets	\$664 92

LIABILITIES	
Borrowed money unpaid.....	\$4,000 00
Interest due and accrued on borrowed money.....	60 00
Total Liabilities	\$4,060 00

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	1,636	\$2,574,851
Written or renewed in 1913.....	270	618,700
Totals	1,906	\$3,193,551
Deduct expirations and cancellations.....	280	458,730
In force December 31, 1913.....	1,626	\$2,734,821

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Twenty-five cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$75.

Is property classified. No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer for \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? By person taking the application.

By whom are losses adjusted? President, secretary and local director.

What is the largest amount insured in any one hazard? \$6,000.

THE BALLSTON CO-OPERATIVE INSURANCE ASSOCIATION

BALLSTON LAKE, N. Y.

[Commenced business February, 1882]

EDWARD A. STEWART, President

GEORGE E. McKNIGHT, Secretary

INCOME

Policy fees	\$74 00
Total Income	\$74 00
Balance on hand December 31, 1912	142 36
Total	\$216 36

DISBURSEMENTS

Officers' salaries and fees	\$38 50
Directors' fees and expenses	18 50
Advertising, printing and stationery	7 15
Postage	4 16
Returns to policyholders other than loss payments	2 70
Miscellaneous	5 30
Total Disbursements	\$76 31

Balance	\$140 05
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ASSETS

Cash in office	\$9 25
Deposits in trust companies and banks <i>not on interest</i>	130 80
Total Assets	\$140 05

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	176	\$379, 117
Written or renewed in 1913	37	92, 225
Totals	213	\$471, 342
Deduct expirations and cancellations	45	97, 382
In force December 31, 1913	168	\$373, 960

GENERAL INTERROGATORIES.

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy. Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy. None.

What was the rate per \$100 of insurance of any assessments levied during 1913. None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

690 BALLSTON CO-OPERATIVE INSURANCE ASSOCIATION [1913

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified. Yes.

If so, state kinds of property included in each classification. First class, farm buildings and dwellings more than 100 feet from any other risk; second class, buildings less than 100 feet from other buildings; third class, buildings less than 100 feet from any public building or equally hazardous risk. Fourth class, buildings 100 feet or less from extra hazardous risks.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, 1 1/10 times first class; third class, 1 2/10 times first class, and fourth class, 1 3/10 times first class.

For what term are policies written? One to five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom. Directors.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$3,500.

BETHLEHEM MUTUAL INSURANCE ASSOCIATION

DELMAR, N. Y.

[Commenced business August, 1854]

CHARLES WHITBECK, President

WILLIAM BLODGETT, Secretary

INCOME

Advance payments (other than policy fees)	\$1,818 28
Policy fees	577 50
Assessments received	5,063 17
Total Income	\$7,458 95
Balance on hand December 31, 1912	791 98
Total	\$8,250 93

DISBURSEMENTS

Amount of losses paid	\$6,011 11
Directors' fees and expenses	105 00
Advertising, printing and stationery	70 80
Postage	27 00
Commissions to agents or directors, including \$577.50 policy fees	1,032 07
Returns to policyholders other than loss payments	92 63
Secretary's bond	17 50
Inspecting risks	18 00
Miscellaneous	20 40
Total Disbursements	\$7,394 51

Balance	\$856 42
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ASSETS

Cash in office	\$65 00
Deposits in trust companies and banks <i>not on interest</i>	791 42
Total Assets	\$856 42

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	685	\$1,400,140
Written or renewed in 1913	385	808,500
Totals	1,070	\$2,208,640
Deduct expirations and cancellations	368	784,480
In force December 31, 1913	702	\$1,424,160

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, churches, stores, etc.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10, 20 or 30 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 35 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$366.30.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$237.69.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm property and detached dwellings; second-class, churches, schools, stores, blacksmith shops.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One, two or three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Secretary or by the board of directors.

What is the largest amount insured in any one hazard? \$5,000.

THE BOVINA CO-OPERATIVE FIRE INSURANCE COMPANY

BOVINA CENTER, N. Y.

[Commenced business 1878]

JAMES W. COULTER, President

JOHN W. McCUNE, Secretary

INCOME

Policy fees	\$74 40
Assessments received	1,389 26
Total Income	\$1,463 66
Balance on hand December 31, 1912.....	51
Total	\$1,464 17

DISBURSEMENTS

Amount of losses paid.....	\$1,120 00
Expense of adjustment and settlement of losses.....	6 00
Officers' salaries and fees.....	40 50
Directors' fees and expenses.....	28 50
Advertising, printing and stationery.....	12 50
Miscellaneous	11 00
Total Disbursements	\$1,218 50
Balance	\$245 67

ASSETS

Cash in office.....	\$245 67
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	227	\$590,388
Written or renewed in 1913.....	57	135,490
Totals	284	\$725,878
Deduct expirations and cancellations.....	47	125,699
In force December 31, 1913.....	237	\$600,179

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, creameries, churches, schools, village stores.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1 on first \$1,000 of insurance and 5 cents additional on each \$100 thereafter.

What was the rate per \$100 of insurance of any assessment levied during 1913? 23 cents.

Is property classified? Yes.

If so, state kinds of property included in each classification. First-class, churches, stores and creameries; second-class, all buildings less than 33 feet from other buildings; third-class, all other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First-class, flat rate; second-class, twice the first, and third-class, three times the first.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary \$200; treasurer, \$600.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? One director.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard \$7,000.

THE BRUNSWICK INSURANCE COMPANY

BRUNSWICK, N. Y.

[Commenced business June, 1858]

JAMES B. COTTRELL, President

H. H. LOHNES, Secretary

INCOME

Advance payments (other than policy fees)	\$98 48
Policy fees	78 00
Assessments received	1, 320 19
Total Income	\$1,496 67
Balance on hand December 31, 1912.....	229 37
Total	\$1,726 04

DISBURSEMENTS

Amount of losses paid.....	\$1, 222 00
Expense of adjustment and settlement of losses.....	42 06
Officers' salaries and fees.....	5 42
Directors' fees and expenses.....	18 00
Advertising, printing and stationery.....	1 50
Postage	3 00
Commissions to agents or directors, including \$78 policy fees..	78 00
Returns to policyholders other than loss payments.....	5 52
Legal expenses	10 00
Miscellaneous	33 42

Total Disbursements	\$1,418 92
Balance	\$307 12

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$307 12
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	290	\$543, 931
Written or renewed in 1913.....	52	98, 484
Totals	342	\$642, 415
Deduct expirations and cancellations.....	59	104, 110
In force December 31, 1913.....	283	\$538, 305

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, mercantile, manufacturing and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy. \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$52.44.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$15.52.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, buildings over 70 feet from other buildings; second class, buildings less than 70 feet and more than 40 feet from other buildings; third class, all public places.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. In case of loss on property in first class all property is assessed at same rate. In case of loss on property in second or third classes the first class is assessed at a flat rate; the second class at $1\frac{1}{2}$ times the first, and the third at twice the first.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes.

By whom are losses adjusted? By the Board of Directors.

What is the largest amount insured in any one hazard? \$5,340.

BUTTERNUTS TOWN CO-OPERATIVE FIRE INSURANCE COMPANY

GILBERTSVILLE, N. Y.

[Commenced business 1911]

WILLIAM R. KINNE, President

WILLIAM M. DEITZ, Secretary

INCOME

Policy fees	\$156 00
Assessments received	1,951 02
Borrowed money	275 00
Total Income	\$2,382 02
Balance on hand December 31, 1912.....	46
Total	\$2,382 48

DISBURSEMENTS

Amount of losses paid.....	\$1,670 05
Expense of adjustment and settlement of losses.....	5 00
Officers' salaries and fees.....	199 00
Directors' fees and expenses.....	20 00
Office expenses, clerk hire, etc.....	2 00
Advertising, printing and stationery.....	6 50
Postage	12 86
Borrowed money repaid and (\$26.69) interest thereon.....	416 69
Legal expenses	20
Miscellaneous	22 50
Total Disbursements	\$2,354 80
Balance	\$27 68

ASSETS

Cash in office.....	\$27 68
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LIABILITIES

Gross losses and claims unpaid.....	\$1,700 00
Borrowed money unpaid.....	200 00
Interest due and accrued on borrowed money.....	6 23
Total Liabilities	\$1,906 23

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	436	\$736,605
Written or renewed in 1913.....	104	161,960
Totals	540	\$898,565
Deduct expirations and cancellations.....	107	122,817
In force December 31, 1913.....	433	\$775,748

698 BUTTERNUTS TOWN CO-OPERATIVE FIRE INS. CO. [1913

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-four cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$3.54.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President.

By whom are losses adjusted? Two directors.

What is the largest amount insured in any one hazard? \$5,000.

**CAMBRIDGE CO-OPERATIVE FIRE INSURANCE
COMPANY**

CAMBRIDGE, N. Y.

[Commenced business 1857]

ABRAM ROBERTSON, President

HORACE DODDS, Secretary

INCOME

Policy fees	\$108 00
Assessments received	1,059 29
Interest	4 00
Borrowed money	400 00
	<hr/>
Total Income	\$1,571 29
Balance on hand December 31, 1912.....	494 46
	<hr/>
Total	\$2,065 75

DISBURSEMENTS

Amount of losses paid.....	\$1,273 50
Expense of adjustment and settlement of losses.....	24 00
Officers' salaries and fees.....	10 00
Directors' fees and expenses.....	12 00
Advertising, printing and stationery.....	7 65
Postage	5 20
Commissions to agents or directors, including \$108 policy fees.	108 00
Borrowed money repaid and (\$6) interest thereon.....	406 00
Miscellaneous	32 19
Total Disbursements	\$1,878 54
Balance	\$187 21

ASSETS

Cash in office.....	\$187 21
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	402	\$833, 230
Written or renewed in 1913.....	108	240, 215
	<hr/>	<hr/>
Totals	510	\$1, 073, 445
Deduct expirations and cancellations.....	100	213, 047
	<hr/>	<hr/>
In force December 31, 1913.....	410	\$860, 398
	<hr/>	<hr/>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, schoolhouses and churches.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

700 CAMBRIDGE CO-OPERATIVE FIRE INSURANCE CO. [1913

What was the rate per \$100 of insurance of any assessments levied during 1913? 12½ cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

CANAAN MUTUAL FIRE INSURANCE COMPANY

CANAAN, N. Y.

[Commenced business 1876]

ESEK FINCH, President

HENRY D. FRISBEE, Secretary

INCOME

Advance payments (other than policy fees).....	\$8 48
Policy fees	18 00
Total Income	\$26 48
Balance on hand December 31, 1912.....	38 33
Total	\$64 81

DISBURSEMENTS

Directors' fees and expenses.....	\$9 00
Advertising, printing and stationery.....	3 00
Postage	2 00
Commissions to agents or directors, including \$20 policy fees..	20 00
Returns to policyholders other than loss payments.....	2 88
Total Disbursements	\$36 88
Balance	\$27 93

ASSETS

Cash in office.....	\$27 93
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	50	\$67,270
Written or renewed in 1913.....	6	8,490
Totals	56	\$75,760
Deduct expirations and cancellations.....	8	11,580
In force December 31, 1913.....	48	\$64,180

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Three dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Appraisers appointed by directors.

What is the largest amount insured in any one hazard? \$3,000.

THE CAROLINE FARMERS FIRE INSURANCE

COMPANY

SLATERVILLE SPRINGS, N. Y.

[Commenced business May, 1886]

GEORGE M. BULL, President

RICHARD WHITTAKER, Secretary

INCOME

Advance payments (other than policy fees)	\$253 07
Policy fees	90 96
Assessments received	142 61
Borrowed money	500 00
Total Income	\$986 64
Balance on hand December 31, 1912	529 47
Total	\$1,516 11

DISBURSEMENTS

Amount of losses paid	\$833 90
Expense of adjustment and settlement of losses	38 50
Officers' salaries and fees	122 56
Directors' fees and expense	23 55
Office expenses, clerk hire, etc	7 80
Advertising, printing and stationery	2 25
Postage	10 31
Commissions to agents or directors, including \$90.96 policy fees	90 96
Returns to policyholders other than loss payments	13 63
Miscellaneous	13 00
Total Disbursements	\$1,156 46
Balance	\$359 65

ASSETS

Cash in treasurer's hands	\$359 65
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LIABILITIES

Borrowed money unpaid	\$500 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	442	\$578, 710
Written or renewed in 1913	93	121, 060
Totals	535	\$699, 770
Deduct expirations and cancellations	91	119, 785
In force December 31, 1913	444	\$579, 985

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings and school houses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 20 cents on first class, 25 cents on second class and 30 cents on third class.

What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$7.15.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Schoolhouses, third class; all other classes according to exposure.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three and five years.

Are officers bonded? Yes. If so, state amount of bond of each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Executive committee and board of directors.

What is the largest amount insured in any one hazard? \$5,000.

THE CHARLTON FIRE INSURANCE COMPANY

CHARLTON, N. Y.

[Commenced business January, 1859]

J. IRVING PARENT, President

GEO. F. SMITH, Secretary

INCOME

Policy fees	\$121 56
Assessments received	1,422 42
Total Income	\$1,543 98
Balance on hand December 31, 1912.....	85
Total	\$1,544 83

DISBURSEMENTS

Amount of losses paid.....	\$1,225 00
Expense of adjustment and settlement of losses.....	10 00
Advertising, printing and stationery.....	10 70
Postage	3 20
Commissions to agents or directors, including \$63 policy fees..	117 52
Returns to policyholders other than loss payments.....	1 20
Borrowed money repaid and (\$8.70) interest thereon.....	101 70
Miscellaneous	2 20
Total Disbursements	\$1,471 52
Balance	\$73 31

ASSETS

Cash in office.....	\$7 92
Deposits in trust companies and banks <i>not on interest</i>	65 39
Total Assets	\$73 31

LIABILITIES

Gross losses and claims.....	\$5 93
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	237	\$389,700
Written or renewed in 1913.....	63	106,525
Totals	300	\$496,225
Deduct expirations and cancellations.....	61	97,145
In force December 31, 1913.....	239	\$399,080

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.
 What policy or survey fee does policyholder pay at issuance of policy? \$1.
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty-six cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$5.93.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, occupied buildings; second class, buildings less than 100 feet from other buildings; third class, unoccupied buildings.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, 1 1/10 times first class; third class, 1 1/2 times first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Secretary or three appraisers.

What is the largest amount insured in any one hazard? \$3,000.

THE CLAVERACK TOWN FIRE INSURANCE
COMPANY

CLAVERACK, N. Y.

[Commenced business 1857]

B. S. MESICK, President

MYRON HESS, Secretary

INCOME	
Policy fees	\$195 00
Assessments received	18 87
Borrowed money	100 00
Miscellaneous	5 00
Total Income	\$318 87
Balance on hand December 31, 1912.....	157 35
Total	\$476 22

DISBURSEMENTS	
Amount of losses paid.....	\$252 45
Expense of adjustment and settlement of losses.....	25 00
Officers' salaries and fees.....	127 50
Advertising, printing and stationery.....	21 54
Postage	98
Miscellaneous	3 00
Total Disbursements	\$430 47
Balance	\$45 75

ASSETS	
Cash in office.....	\$45 75

LIABILITIES	
Borrowed money unpaid.....	\$100 00

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	495	\$850, 472
Written or renewed in 1913.....	100	172. 120
Totals	595	\$1,022. 592
Deduct expirations and cancellations.....	106	160, 457
In force December 31, 1913.....	489	\$862, 135

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm, detached dwellings, hotels, stores, churches, etc.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar on first \$1,000 of insurance and seventy-five cents for each \$1,000 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, dwellings and contents, 75 feet from other buildings; second class, barns and outbuildings less than 35 feet apart; third class, churches, hotels, stores, etc.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, one and one-quarter times first; third class, one and one-half times first.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, in double amount of assessment to be collected.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? President and secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

THE CLIFTON PARK AND HALFMOON MUTUAL
FIRE INSURANCE ASSOCIATION

REXFORD, N. Y.

[Commenced business April, 1878]

SILAS HAYNER, President WILLIAM H. VAN VRANKEN, Secretary

INCOME

Policy fees	\$272 00
Assessments received	1, 535 48
Borrowed money	1,200 00
Total Income	\$3,007 48
Balance on hand December 31, 1912.....	225 08
Total	\$3,232 56

DISBURSEMENTS

Amount of losses paid.....	\$2, 638 95
Officers' salaries and fees.....	117 60
Directors' fees and expenses.....	82 00
Office expenses, clerk hire, etc.....	5 00
Advertising, printing and stationery.....	33 51
Postage	12 75
Commissions to agents or directors.....	136 00
Miscellaneous	11 92
Total Disbursements	\$3,037 73
Balance	\$194 83

ASSETS

Cash in office.....	\$194 83
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	485	\$797, 194
Written or renewed in 1913.....	136	209, 805
Totals	621	\$1,006, 999
Deduct expirations and cancellations.....	132	200, 195
In force December 31, 1913.....	489	\$806, 804

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.
What policy or survey fee does policyholder pay at issuance of policy? Two dollars.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.
What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty cents.
State amount, if any, of unpaid assessments levied before December 31, 1912? None.

710 CLIFTON PARK AND HALFMOON MUT. FIRE INS. ASS'N [1913

State amount, if any, of unpaid assessments levied after December 31, 1912? None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Adjusting committee of three or five directors.

What is the largest amount insured in any one hazard? \$3,000.

COEYMANS MUTUAL INSURANCE COMPANY

COEYMANS HOLLOW, N. Y.

[Commenced business 1859]

STEPHEN TOMPKINS, President

A. D. BRIGGS, Secretary

INCOME

Policy fees	\$25 87
Assessments received	1,769 37
Total Income	\$1,795 24
Balance on hand December 31, 1912	172 37
Total	\$1,967 61

DISBURSEMENTS

Amount of losses paid	\$1,802 50
Advertising, printing and stationery	18 50
Postage	10 00
Miscellaneous	43
Total Disbursements	\$1,831 43
Balance	\$136 18

ASSETS

Cash in office	\$136 18
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	304	\$503,955
Written or renewed in 1913	69	95,725
Totals	373	\$599,680
Deduct expirations and cancellations	66	101,530
In force December 31, 1913	307	\$498,150

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, school houses and creameries.

What policy or survey fee does policyholder pay at issuance of policy? One and one-half dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty-six cents on first class; fifty-four cents on second class.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$60.60.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, buildings over eighty feet from other buildings; second class, buildings less than eighty feet from other buildings.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class pays one and one-half times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Not less than three nor more than five directors.

What is the largest amount insured in any one hazard? \$3,000.

COLONIE MUTUAL INSURANCE ASSOCIATION

LISHA'S KILL, N. Y.

[Commenced business April, 1880]

VISSCHER LANSING, President J. A. OSTROM, Secretary

INCOME	
Policy fees	\$136 00
Assessments received	2,307 09
Miscellaneous	18 30
Total Income	\$2,461 39
Balance on hand December 31, 1912.....	195 24
Total	\$2,656 63

DISBURSEMENTS	
Amount of losses paid.....	\$2,465 50
Advertising, printing and stationery.....	8 10
Postage	3 75
Commissions to agents or directors.....	90 07
Borrowed money repaid.....	19 72
Miscellaneous	50
Total Disbursements	\$2,587 64
Balance	\$68 99

ASSETS	
Cash in office.....	\$68 99

LIABILITIES	
Gross losses and claims unpaid.....	\$200 00

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	368	\$576,443
Written or renewed in 1913.....	68	124,110
Totals	436	\$700,553
Deduct expirations and cancellations.....	86	153,788
In force December 31, 1913.....	350	\$546,765

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessment levied during 1913? Forty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$56.30.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No; have no agents.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF THE TOWN OF GRANVILLE, N. Y.

MIDDLE GRANVILLE, N. Y.

[Commenced business May, 1888]

HARVEY WOODDELL, President

G. F. McCOTTER, Secretary

INCOME

Policy fees	\$178 00
Assessments received	1,154 82
Miscellaneous	32 05
Total Income	\$1,364 87
Balance on hand December 31, 1912.....	442 09
Total	\$1,806 96

DISBURSEMENTS

Amount of losses paid.....	\$1,433 05
Expense of adjustment and settlement of losses.....	19 50
Officers' salaries and fees.....	10 00
Directors' fees and expenses.....	48 00
Office expenses, clerk hire, etc.....	6 00
Postage	3 00
Commissions to agents or directors.....	133 50
Legal expenses	25 00
Miscellaneous	42 37
Total Disbursements	\$1,720 42

Balance	\$86 54
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ASSETS

Deposits in trust companies and banks not on interest.....	\$86 54
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	286	\$584. 326
Written or renewed in 1913.....	89	204, 835
Totals	375	\$789, 161
Deduct expirations and cancellations.....	87	199, 776
In force December 31, 1913.....	288	\$589, 385

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of ~~any~~ assessments levied during 1913? Twenty cents.

716 Co-OP. FIRE INSURANCE Co. GRANVILLE, N. Y. [1913

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$500; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$5,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY OF THE TOWN OF HARTFORD

SOUTH HARTFORD, N. Y.

[Commenced business April, 1886]

E. B. NORTON, President

FRANK HOGGLE, Secretary

INCOME

Policy fees	\$120 00
Assessments received	1,391 26
Miscellaneous	8 00
Total Income	\$1,509 26
Balance on hand December 31, 1912.....	51 35
Total	\$1,560 61

DISBURSEMENTS

Amount of losses paid.....	\$1,365 00
Expense of adjustment and settlement of losses.....	34 00
Advertising, printing and stationery.....	1 25
Postage	7 20
Commissions to agents or directors, including \$90 policy fees..	90 00
Miscellaneous	7 00
Total Disbursements	\$1,504 45
Balance	\$56 16

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$56 16
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	239	\$466,063
Written or renewed in 1913.....	60	84,270
Totals .	299	\$550,333
Deduct expirations and cancellations.....	57	100,958
In force December 31, 1913.....	242	\$449,375

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?
\$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of ~~any~~ assessments levied during 1913? Thirty cents.

718 CO-OP. FIRE INS. CO. OF TOWN OF HARTFORD [1913

Is property classified? No.

For what term are policies written? Five years usually.

Are officers bonded? Yea. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$4,000.

THE CROWN POINT TOWN FIRE INSURANCE COMPANY

CROWN POINT, N. Y.

[Commenced business September 8, 1898]

HIRAM T. Sisson, President

WALTER S. GREEN, Secretary

INCOME

Advance payments (other than policy fees).....	\$285 05
Policy fees	121 55
Miscellaneous	21 00
Total Income	\$427 60
Balance on hand December 31, 1912.....	188 28
Total	\$615 88

DISBURSEMENTS

Officers' salaries and fees.....	\$95 50
Directors' fees and expenses.....	28 00
Office expenses, clerk hire, etc.	5 00
Advertising, printing and stationery.....	1 00
Postage	1 50
Commissions to agents or directors.....	9 00
Returns to policyholders other than loss payments.....	1 25
Total Disbursements	\$141 25
Balance	\$474 63

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$474 63
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	184	\$238,355
Written or renewed in 1913.....	82	116,005
Totals	266	\$354,360
Deduct expirations and cancellations.....	74	92,535
In force December 31, 1913.....	192	\$261,825

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings and one creamery.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 25 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.

State amount, if any, of unpaid assessments levied before December 31, 1912.
\$8.06.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$1,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Majority of directors.

What is the largest amount insured in any one hazard? \$4,000.

DANBY CO-OPERATIVE FIRE INSURANCE

COMPANY

DANBY, N. Y.

[Commenced business September 8, 1909]

F. L. NOURSE, President

ARTHUR W. BEARDSLEY, Secretary

INCOME	
Policy fees	\$92 16
Assessments received	891 57
Borrowed money	300 00
Total Income	\$1,283 73
Balance on hand December 31, 1912.....	551 96
Total	\$1,835 69

DISBURSEMENTS	
Amount of losses paid.....	\$1,138 16
Expense of adjustment and settlement of losses.....	12 00
Directors' fees and expenses.....	101 84
Advertising, printing and stationery.....	12 71
Postage	4 00
Commissions to agents or directors.....	47 00
Returns to policyholders other than loss payments.....	5 60
Borrowed money repaid.....	514 38
Total Disbursements	\$1,835 69

LIABILITIES	
Borrowed money unpaid.....	\$91 60
Interest due and accrued on borrowed money.....	3 00
Total Liabilities	\$94 60

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	286	\$322, 888
Written or renewed in 1913.....	47	45, 260
Totals	333	\$368, 148
Deduct expirations and cancellations.....	91	122, 735
In force December 31, 1913.....	242	\$245, 413

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and school buildings.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance of policy? 10 cents.

does policyholder pay at issuance

What was the rate per \$100 of insurance of any assessments levied during 1913? 15 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$25.

Is property classified? Yes. If so, state kinds of property included in each classification. 1. Buildings 50 feet or more from other buildings. 2. Buildings 35 to 50 feet from other buildings. 3. Buildings 25 to 35 feet from other buildings.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{4}$ times first class; third class, $1\frac{2}{3}$ times first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Appraisers.

What is the largest amount insured in any one hazard? \$2,000.

DAVENPORT CO-OPERATIVE FIRE INSURANCE
COMPANY

DAVENPORT CENTER, N. Y.

[Commenced business May, 1911]

J. K. VAN DUSEN, President

J. M. HEBBARD, Secretary

INCOME

Advance payments (other than policy fees)	\$0 77
Policy fees	101 49
Total Income	\$102 26
Balance on hand December 31, 1912.....	311 01
Total	\$413 27

DISBURSEMENTS

Amount of losses paid.....	\$80 00
Officers' salaries and fees.....	13 00
Directors' fees and expenses.....	95 89
Advertising, printing and stationery.....	4 54
Postage	5 12

Total Disbursements	\$200 55
Balance	\$212 72

ASSETS

Cash in office.....	\$212 72
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	183	\$273,150
Written or renewed in 1913.....	78	112,750
Totals	261	\$385,900
Deduct expirations and cancellations.....	61	81,125
In force December 31, 1913.....	200	\$304,775

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.
What policy or survey fee does policyholder pay at issuance of policy?
None.

What "percentage" per \$100 of insurance does policyholder pay at issuance
of policy? One dollar on first \$1,000 of insurance and 5 cents per \$100 of
insurance thereafter.

What was the rate per \$100 of insurance of any assessments levied during
1913? None levied.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Director.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

DELHI INSURANCE COMPANY

DELHI, N. Y.

[Commenced business March, 1859]

GEO. W. GRANT, President JEROME I. GOODRICH, Secretary

INCOME

Policy fees	\$178 70
Total Income	\$178 70
Balance on hand December 31, 1912.....	56 13
Total	\$234 83

DISBURSEMENTS

Amount of losses paid.....	\$16 00
Officers' salaries and fees.....	92 70
Directors' fees and expenses.....	88 00
Borrowed money repaid.....	6 00
Total Disbursements	\$202 70
Balance	\$32 13

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$32 13
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LIABILITIES

Borrowed money unpaid.....	\$100 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	363	\$733, 867
Written or renewed in 1913.....	78	202, 725
Totals	441	\$936, 592
Deduct expirations and cancellations.....	94	178, 637
In force December 31, 1913.....	347	\$757, 955

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village property.
What policy or survey fee does policyholder pay at issuance of policy? \$1.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.
What was the rate per \$100 of insurance of any assessments levied during 1913? None levied.
State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Committee appointed by company.

What is the largest amount insured in any one hazard? \$4,000.

DRYDEN AND GROTON CO-OPERATIVE FIRE
INSURANCE COMPANY

ETNA, N. Y.

[Commenced business May, 1860]

JOHN G. COBB, President

BRADFORD SNYDER, Secretary

INCOME

Advance payments (other than policy fees)	\$1,092 25
Policy fees	365 00
Assessments received	5,245 83
Borrowed money	1,365 00
Miscellaneous	25 00
Total Income	\$8,093 08
Balance on hand December 31, 1912.....	2,596 54
Total	\$10,689 62

DISBURSEMENTS

Amount of losses paid.....	\$6,963 97
Expense of adjustment and settlement of losses.....	69 55
Directors' fees and expenses.....	898 00
Advertising, printing and stationery.....	50 83
Postage	57 00
Returns to policyholders other than loss payments.....	16 02
Borrowed money repaid and (\$54.69) interest thereon.....	1,419 69
Legal expenses	10 00
Miscellaneous	272 60
Total Disbursements	\$9,757 66
Balance	\$931 96

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$931 96
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,520	\$3,248,790
Written or renewed in 1913.....	365	618,970
Totals	1,885	\$3,867,760
Deduct expirations and cancellations.....	345	348,815
In force December 31, 1913.....	1,540	\$3,518,945

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and detached village property.
What policy or survey fee does policyholder pay at issuance of policy?
\$2.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.
What was the rate per \$100 of insurance of any assessments levied during 1913? Fifteen cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$30.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm property, churches, school houses; second and third classes, village property 50 feet and 30 feet respectively from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, $1\frac{1}{4}$ times first class; third class $1\frac{2}{3}$ times first class.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

EASTON MUTUAL FIRE INSURANCE COMPANY

NORTH EASTON, N. Y.

[Commenced business April, 1858]

ALBERT SLOCUM, President

L. G. SNELL, Secretary

INCOME

Policy fees	\$200 00
Assessment received	19 82
Total Income	\$219 82
Balance on hand December 31, 1912.....	34 95
Total	\$254 77

DISBURSEMENTS

Amount of losses paid.....	\$55 00
Expense of adjustment and settlement of losses.....	16 50
Office expenses, clerk hire, etc.....	23 20
Advertising, printing and stationery.....	5 75
Postage	3 91
Commissions to agents or directors.....	128 00
Miscellaneous	5 04
Total Disbursements	\$237 40
Balance	\$17 37

ASSETS

Cash in office.....	\$17 37
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LIABILITIES

Gross losses and claims unpaid.....	\$32 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	502	\$904, 103
Written or renewed in 1913.....	112	226, 725
Totals	614	\$1, 130, 828
Deduct expirations and cancellations.....	142	222, 349
In force December 31, 1913.....	472	\$908, 479

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, dwellings, creameries and blacksmith shops.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty-two cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$3.47.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$32.00.

Is property classified? Yes.

If so, state kinds of property included in each classification. Various classifications according to material, repair and distance from other risks.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Various.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents and directors.

By whom are losses adjusted? By directors.

What is the largest amount insured in any one hazard? \$2,000.

**THE FARMERS' CO-OPERATIVE FIRE INSURANCE
ASSOCIATION OF THE TOWNS OF CLAY,
CAMILLUS, LYSANDER AND VAN BUREN**

BALDWINVILLE, N. Y.

[Commenced business December, 1881]

FRED L. FISHER, President

OTIS M. BIGELOW, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,733 93
Policy fees	555 00
Assessments received	3,452 96
Miscellaneous	5 00
Total Income	\$5,746 89
Balance on hand December 31, 1912.....	4,600 12
Total	\$10,347 01

DISBURSEMENTS

Amount of losses paid.....	\$6,573 25
Expense of adjustment and settlement of losses.....	37 50
Officers' salaries and fees.....	400 00
Director's fees and expenses.....	649 00
Office expenses, clerk hire, etc.....	100 00
Advertising, printing and stationery.....	46 50
Postage	74 35
Commissions to agents or directors, including \$544.50 policy fees	544 50
Returns to policyholders other than loss payments.....	41 60
Miscellaneous	124 93
Total Disbursements	\$8,591 68
Balance	\$1,755 33

ASSETS

Cash in office.....	\$138 17
Deposits in trust companies and banks <i>not on interest</i>	1,617 16
Total Assets	\$1,755 33

LIABILITIES

Due officers and directors.....	\$474 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	1,351	\$3,455,518
Written or renewed in 1913.....	372	937,211
Totals	1,723	\$4,392,729
Deduct expirations and cancellations.....	377	837,665
In force December 31, 1913.....	1,346	\$3,555,064

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 10 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$78.04.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$3,000, and assistant secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Director taking applications.

By whom are losses adjusted? Executive committee, board of directors, or local director.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' FIRE RELIEF ASSOCIATION OF POMPEY AND FABIVS

DELPHI FALLS, N. Y.

[Commenced business September, 1880]

GILBERT B. WRIGHT, President

WILLIAM H. SAVAGE, Secretary

INCOME

Policy fees	\$140 00
Interest	15 12
Total Income	\$155 12
Balance on hand December 31, 1912.....	460 20
Total	\$615 32

DISBURSEMENTS

Amount of losses paid.....	\$42 00
Expense of adjustment and settlement of losses.....	4 00
Officers' salaries and fees.....	20 00
Directors' fees and expenses.....	10 00
Office expenses, clerk hire, etc.....	50 13
Advertising, printing and stationery.....	1 50
Postage	2 49
Commissions to agents or directors, including \$2 policy fees...	70 00
Total Disbursements	\$200 12
Balance	\$415 20

ASSETS

Deposits in trust companies and banks <i>on interest</i>	\$415 20
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	354	\$681, 357
Written or renewed in 1913.....	70	130, 495
Totals	424	\$811, 852
Deduct expirations and cancellations	68	111, 122
In force December 31, 1913.....	356	\$700, 730

GENERAL INTERROGATORIES

Name the kinds of property insured, Farm property and detached buildings.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? None.

State amount, if any, of unpaid assessments levied before December 31, 1912? None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? By an inspector appointed by president and secretary.

What is the largest amount insured in any one hazard? \$3,500.

FARMERS INSURANCE COMPANY OF THE TOWN OF MINDEN

FORT PLAIN, N. Y.

[Commenced business October, 1861]

J. W. MOYER, President

ISAAC ZOLLER, Secretary

INCOME

Policy fees	\$121 00
Assessments received	1,471 33
Total Income	\$1,592 33
Balance on hand December 31, 1912.....	1,140 32
Total	\$2,732 65

DISBURSEMENTS

Amount of losses paid.....	\$2,021 42
Expense of adjustment and settlement of losses.....	74 00
Directors' fees and expenses.....	16 00
Advertising, printing and stationery.....	22 25
Postage	6 28
Commissions to agents or directors, including \$121 policy fees.	121 00
Miscellaneous	16 50
Total Disbursements	\$2,277 45
Balance	\$455 20

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$455 20
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	529	\$1,500,975
Written or renewed in 1913.....	121	301,050
Totals	650	\$1,802,025
Deduct expirations and cancellations.....	128	302,425
In force December 31, 1913.....	522	\$1,499,600

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, school-houses and churches.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 10 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$25.94.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS' INSURANCE COMPANY OF THE TOWN OF PALATINE

FORT PLAIN, N. Y.

[Commenced business 1854]

ALBERT V. DOCKSTAPER, President

EZRA SHULTS, Secretary

INCOME

Policy fees	\$63 00
Assessments received	4,450 90
Miscellaneous	64 89
Total Income	\$4,578 79
Balance on hand December 31, 1912.....	477 29
Total	\$5,056 08

DISBURSEMENTS

Amount of losses paid.....	\$1,641 13
Officers' salaries and fees.....	65 30
Directors' fees and expenses.....	52 00
Advertising, printing and stationery.....	9 59
Borrowed money repaid.....	2,546 45
Total Disbursements	\$4,314 47
Balance	\$741 61

ASSETS

Cash in office.....	\$741 61
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LIABILITIES

Gross losses and claims unpaid, including \$3,275 claims resisted	\$3,275 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	335	\$874,861
Written or renewed in 1913.....	63	250,214
Totals	398	\$1,125,075
Deduct expirations and cancellations.....	106	368,565
In force December 31, 1913.....	292	\$756,510

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 58 $\frac{1}{4}$ cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Collector in double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? No.

By whom are losses adjusted? Directors.

FARMERS' MUTUAL FIRE INSURANCE ASSOCIATION OF THE TOWN OF CATSKILL, NEW YORK

CATSKILL, N. Y.

[Commenced business January, 1858]

JOSEPH MCGIFFERT, President

L. CARLTON AUSTIN, Secretary

INCOME

Policy fees	\$92 50
Assessments received (1911 and 1912)	771 94
Interest	11 10
Miscellaneous	69 63
Total Income	\$945 17
Balance on hand December 31, 1912.....	140 55
Total	\$1,085 72

DISBURSEMENTS

Amount of losses paid.....	\$77 92
Expense of adjustment and settlement of losses.....	6 00
Officers' salaries and fees.....	25 00
Directors' fees and expenses.....	100 00
Advertising, printing and stationery.....	18 50
Postage	5 04
Commissions to agents or directors, including \$92.50 policy fees	101 58
Borrowed money repaid and (\$12) interest thereon.....	412 00
Miscellaneous	19 40
Total Disbursements	\$765 44

Balance	\$320 28
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ASSETS

Cash in office	\$182 62
Deposits in trust companies and banks <i>not on interest</i>	26 72
Deposits in trust companies and banks <i>on interest</i>	110 94
Total Assets	\$320 28

LIABILITIES

Publishing annual notice.....	\$3 00
Secretary's fee preparing 1913 report.....	25 00
Unpaid directors' salaries, fees and commissions.....	254 34
Unpaid balance Joseph McGiffert account.....	18 04
Total Liabilities	\$300 38

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	484	\$633, 377
Written or renewed in 1913.....	87	154, 414
Totals	571	\$787, 791
Deduct expirations and cancellations.....	104	154, 481
In force December 31, 1913.....	467	\$633, 310

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, school-houses, churches and contents, furniture, wearing apparel, fuel and family stores.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$210.37.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$300.

Are risks inspected? Yes. If so, by whom? Directors, president and secretary when necessary.

By whom are losses adjusted? Committee of not less than three directors.

What is the largest amount insured in any one hazard? \$2,000.

FARMERS' MUTUAL FIRE INSURANCE COMPANY
OF FORT EDWARD

FORT EDWARD, N. Y.

[Commenced business May, 1889]

U. G. ELLIS, President

J. H. HOPKINS, Secretary

INCOME

Policy fees	\$48 00
Miscellaneous	8 89
Total Income	\$56 89
Balance on hand December 31, 1912.....	178 09
Total	\$234 98

DISBURSEMENTS

Amount of losses paid.....	\$118 00
Expense of adjustment and settlement of losses.....	10 00
Advertising, printing and stationery.....	10 00
Postage	2 00
Commissions to agents or directors, including \$36 policy fees..	36 00
Miscellaneous	2 00
Total Disbursements	\$178 00

Balance	\$56 98
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ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$56 98
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	125	\$241, 335
Written or renewed in 1913.....	24	59, 630
Totals	149	\$300, 965
Deduct expirations and cancellations.....	27	55, 835
In force December 31, 1913.....	122	\$245, 130

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and detached buildings, no more hazardous, 100 feet from any individual risk.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

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State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

THE FARMERS MUTUAL INSURANCE COMPANY OF FORT ANN, NEW YORK

FORT ANN, N. Y.

[Commenced business June, 1898]

JOHN SULLIVAN, JR, President

E. B. WASHBURN, Secretary

INCOME

Policy fees	\$199 00
Assessments received	1, 135 76
Interest	25
Total Income	\$1,335 01
Balance on hand December 31, 1912.....	8 55
Total	\$1,343 56

DISBURSEMENTS

Amount of losses paid.....	\$1, 064 50
Office expenses, clerk hire, etc.....	5 30
Advertising, printing and stationery.....	6 75
Postage	7 04
Commissions to agents or directors, including \$149.25 policy fees	149 25
Miscellaneous	2 00
Total Disbursements	\$1,234 84
Balance	\$108 72

ASSETS

Cash in office.....	\$4 64
Deposits in trust companies and banks <i>on interest</i>	104 08
Total Assets	\$108 72

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	291	\$378, 880
Written or renewed in 1913.....	96	151, 645
Totals	387	\$530, 525
Deduct expirations and cancellations.....	93	143, 155
In force December 31, 1913.....	294	\$387, 370

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached buildings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessment levied in 1913? Thirty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Not to exceed five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$2,000; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary and directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

FARMERS MUTUAL INSURANCE COMPANY OF MILAN, PINE PLAINS AND STANFORD

MILAN, N. Y.

[Commenced business April, 1883]

EDWIN PHILLIPS, President

CYRUS F. MOREHOUSE, Secretary

INCOME

Advance payments (other than policy fees).....	\$316 85
Policy fees	252 50
Assessments received	5,731 16
Borrowed money	2,150 00
Miscellaneous	70 13
Total Income	\$8,520 64
Balance on hand December 31, 1912.....	446 02
Total	\$8,966 66

DISBURSEMENTS

Amount of losses paid.....	\$6,243 00
Expense of adjustment and settlement of losses.....	70 50
Directors' fees and expenses.....	65 85
Office expenses, clerk hire, etc.....	37 00
Advertising, printing and stationery.....	13 40
Postage	38 23
Commissions to agents or directors.....	236 50
Returns to policyholders other than loss payments.....	2 50
Borrowed money repaid and (\$12.08) interest thereon.....	2,162 08
Miscellaneous	33 25
Total Disbursements	\$8,902 31
Balance	\$64 35

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$64 35
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LIABILITIES

Gross losses and claims unpaid, including \$350 claims resisted.	\$697 50
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	589	\$1,095,814
Written or renewed in 1913.....	158	332,500
Totals	747	\$1,428,314
Deduct expirations and cancellations.....	178	337,763
In force December 31, 1913.....	569	\$1,090,551

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, school houses, stores, water power mills and blacksmith shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1 membership fee if policy exceeds \$500.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Class A, 10 cents; Class B, 20 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? First, Class A, 30 cents; Class B, 60 cents; second, Class A, 25 cents; Class B, 50 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$26.50.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$71.95.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class A, farm property, churches, schoolhouses; Class B, stores, water power mills and blacksmith shops.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class B rate double that of Class A.

For what term are policies written? One and five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? \$300 and under by secretary and one director, over \$300 by board of directors.

What is the largest amount insured in any one hazard? \$4,000.

**THE FARMERS' TOWN CO-OPERATIVE INSURANCE
COMPANY OF THE TOWN OF HYDE PARK,
DUTCHESS COUNTY, N. Y.**

HYDE PARK, N. Y.

[Commenced business October, 1895]

G. G. BUDD, President

GEORGE W. RYMPH, Secretary

INCOME

Advance payments (other than policy fees)	\$30 50
Policy fees	8 00
Assessments received	640 00
Total Income	\$678 50
Balance on hand December 31, 1912	149 90
Total	\$828 40

DISBURSEMENTS

Amount of losses paid	\$605 77
Expense of adjustment and settlement of losses	6 50
Office expenses, clerk hire, etc.	2 00
Advertising, printing and stationery	3 10
Postage	1 90
Commissions to agents or directors, including \$16 policy fees and surveys	16 00
Total Disbursements	\$635 27
Balance	\$193 13

ASSETS

Cash in office	\$18 13
Deposits in trust companies and banks <i>not on interest</i>	175 00
Total Assets	\$193 13

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	74	\$130,202
Written or renewed in 1913	16	30,500
Totals	90	\$160,702
Deduct expirations and cancellations	18	33,500
In force December 31, 1913	72	\$127,202

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwellings, farm buildings and personal property.

What policy or survey fee does policyholder pay at issuance of policy? \$1 for membership when first policy is written, 50 cents for policy and each renewal and 50 cents for each survey made.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Fifty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Real estate and personal.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary and president or one director.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

FARMERS TOWN MUTUAL INSURANCE COMPANY OF CLINTON

STANFORDVILLE, N. Y.

[Commenced business April 19, 1884]

L. G. GRAHAM, President

DUANE STORY, Secretary

INCOME

Advance payments (other than policy fees).....	\$134 53
Policy fees	80 00
Assessments received	4,001 01
Borrowed money	4,000 00
Miscellaneous	2 57
Total Income	\$8,218 11
Balance on hand December 31, 1912	687 34
Total	\$8,905 45

DISBURSEMENTS

Amount of losses paid.....	\$4,428 00
Officers' salaries and fees.....	164 95
Directors' fees, expenses and president's fees.....	10 00
Office expenses, clerk hire, etc.....	2 50
Advertising, printing and stationery.....	13 00
Postage	12 46
Returns to policyholders other than loss payments.....	1 43
Borrowed money repaid and (\$60) interest thereon.....	4,060 00
Miscellaneous	3 00
Total Disbursements	\$8,695 34
Balance	\$210 11

ASSETS

Cash in office.....	\$15 84
Deposits in trust companies and banks <i>not on interest</i>	194 27
Total Assets	\$210 11

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	333	\$618.025
Written or renewed in 1913.....	74	121.030
Totals	407	\$739.055
Deduct expirations and cancellations.....	79	126.725
In force December 31, 1913	328	\$612.330

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schoolhouses and churches.

What policy or survey fee does policyholders pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Sixty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912? None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$44.28.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE FARMERS TOWN MUTUAL INSURANCE
COMPANY OF RED HOOK

RED HOOK, N. Y.

[Commenced business August 18, 1879]

HENRY S. ELTING, President

R. DUDLEY KERLEY, Secretary

INCOME

Advance payments (other than policy fees)	\$145 04
Policy fees	87 00
Assessments received	676 41
Total Income	\$908 45
Balance on hand December 31, 1912	215 17
Total	\$1,123 62

DISBURSEMENTS

Amount of losses paid	\$786 00
Expense of adjustment and settlement of losses	25 50
Officers' salaries and fees	101 50
Directors' fees and expenses	10 50
Advertising, printing and stationery	16 80
Postage	3 77
Miscellaneous	15 55
Total Disbursements	\$959 62
Balance	\$164 00

ASSETS

Cash in office	\$164 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	121	\$314,630
Written or renewed in 1913	58	147,825
Totals	179	\$462,455
Deduct expirations and cancellations	42	124 800
In force December 31, 1913	137	\$337,655

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property, school-houses, violet houses, public halls, mills, stores, wagon and blacksmith shops.

What policy or survey fee does policyholder pay at issuance of policy? One and one-half dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Class A, twenty cents; Class B, 40 cents.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class A, farm and village property, schoolhouses and violet houses; Class B, public halls, mills, stores, wagon and blacksmith shops.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class B, rate double that of Class A.

For what term are policies written? One and three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Board of directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE FARMERS TOWN MUTUAL INSURANCE
COMPANY OF RHINEBECK

RHINEBECK, N. Y.

[Commenced business September, 1880]

ROBERT M. GREENE, President

CHAS. R. TRAVER, Secretary

INCOME

Advance payments (other than policy fees)	\$138 01
Policy fees	22 50
Interest	17 15
Total Income	\$177 66
Balance on hand December 31, 1912.....	425 30
Total	\$602 96

DISBURSEMENTS

Officers' salaries and fees.....	\$35 00
Directors' fees and expenses.....	15 00
Office expenses, clerk hire, etc.....	2 00
Postage	1 14
Returns to policyholders other than loss payments.....	2 50
Miscellaneous	2 25
Total Disbursements	\$57 89
Balance	\$545 07

ASSETS

Cash in office.....	\$102 61
Deposits in trust companies and banks <i>on interest</i>	442 46
Total Assets	\$545 07

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	127	\$326, 330
Written or renewed in 1913.....	43	125, 755
Totals	170	\$452, 085
Deduct expirations and cancellations.....	50	139, 420
In force December 31, 1913.....	120	\$312, 665

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? 50 cents, new member \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Committee appointed by the president.

What is the largest amount insured in any one hazard? \$3,000.

THE FRANKLIN FIRE INSURANCE COMPANY

FRANKLIN, N. Y.

[Commenced business May, 1881]

E. L. JACKSON, President

WM. C. COLE, Secretary

INCOME

Advance payments (other than policy fees)	\$120 90
Policy fees	112 00
Assessments received	400 25
Borrowed money	100 00
Total Income	\$733 15
Balance on hand December 31, 1912	124 93
Total	\$858 08

DISBURSEMENTS

Amount of losses paid	\$324 00
Expense of adjustment and settlement of losses	8 00
Officers' salaries and fees	56 18
Directors' fees and expenses	112 00
Office expenses	6 25
Advertising, printing and stationery	4 40
Postage	10 29
Borrowed money repaid and (\$3.75) interest thereon	103 75
Total Disbursements	\$624 87
Balance	\$233 21

ASSETS

Cash in office	\$233 21
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	386	\$839,150
Written or renewed in 1913	112	266,590
Totals	498	\$1,105,740
Deduct expirations and cancellations	97	213,675
In force December 31, 1913	401	\$892,065

GENERAL INTERROGATORIES

Name the kinds of property insured. Houses, barns, outbuildings, horses and cattle.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.30 first \$1,000; 10 cents each additional hundred.

What was the rate per \$100 insurance of any assessments levied during 1913? Five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Two directors approved by majority of board.

What is the largest amount insured in any one hazard? \$3,000.

GALWAY FIRE INSURANCE COMPANY

GALWAY, N. Y.

[Commenced business February 19, 1858]

PETER ANDERSON, President

ROBERT SHAW, Secretary

INCOME

Policy fees	\$96 00
Assessments received	970 22
Miscellaneous	6 25
Total Income	\$1,072 47
Balance on hand December 31, 1912.....	4 94
Total	\$1,077 41

DISBURSEMENTS

Amount of losses paid.....	\$646 48
Officers salaries and fees.....	64 00
Advertising, printing and stationery.....	3 50
Postage	4 92
Borrowed money repaid and (\$5.40) interest thereon.....	95 40
Miscellaneous	10 00
Total Disbursements	\$824 30
Balance	\$253 11

ASSETS

Cash in office.....	\$16 50
Deposits in trust companies and banks <i>not on interest</i>	236 61
Total Assets	\$253 11

LIABILITIES

Gross losses and claims unpaid.....	\$403 52
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	251	\$390,730
Written or renewed in 1913.....	64	103,700
Totals	315	\$494,430
Deduct expirations and cancellations.....	63	106,020
In force December 31, 1913.....	252	\$388,410

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 27 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$76.44.

Is property classified? Yes. If so, state kinds of property included in each classification. Classified as to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Class 1, single rate; class 2, plus 1/10; class 3, plus 2/10; class 4, plus 3/10.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors or executive committee.

What is the largest amount insured in any one hazard? \$3,000.

GERMAN MUTUAL FIRE INSURANCE ASSOCIATION OF WELLSVILLE, ALLEGANY COUNTY, NEW YORK

WELLSVILLE, N. Y.

[Commenced business August 1, 1902]

C. E. HARMS, President

H. F. DORNOW, Secretary

INCOME

Advance payments (other than policy fees).....	\$16 11
Assessments received	2,068 46
Interest	4 51
Miscellaneous	2 17
Total Income	\$2,091 25
Balance on hand December 31, 1912.....	153 91
Total	\$2,245 16

DISBURSEMENTS

Amount of losses paid.....	\$2,065 75
Expense of adjustment and settlement of losses.....	2 00
Officers' salaries and fees.....	48 15
Directors' fees and expenses.....	1 00
Office expenses, clerk hire, etc.	13 25
Advertising, printing and stationery.....	2 40
Postage	3 75
Returns to policyholders other than loss payments.....	3 05
Miscellaneous	3 17
Total Disbursements	\$2,142 52
Balance	\$102 64

ASSETS

Cash in office.....	\$10 47
Deposits in trust companies and banks <i>not on interest</i>	15 36
Deposits in trust companies and banks <i>on interest</i>	76 81
Total Assets	\$102 64

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	218	\$242, 600
Written or renewed in 1913.....	28	26, 625
Totals	246	\$269, 225
Deduct expirations and cancellations.....	21	18, 275
In force December 31, 1913.....	225	\$250, 950

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village houses and barns, store fixtures, furniture and household goods.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 15 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 40-cent class, 71 cents; 50 cent class, 88 $\frac{1}{4}$ cents; 60-cent class, \$1.06 $\frac{1}{2}$; 75-cent class, \$1.33 $\frac{1}{8}$; \$1 class, \$1.77 $\frac{1}{2}$.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, farm and village property; second class, village property more hazardous.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. Rates vary with amount of assessment.

For what terms are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Are risks inspected? Yes.

By whom are losses adjusted? At least two directors and assured.

What is the largest amount insured in any one hazard? \$2,000.

THE GERMAN MUTUAL INSURANCE COMPANY OF WAYLAND

PERKINSVILLE, N. Y.

[Commenced business January, 1879]

CHARLES SICK, President

BENJAMIN GOTTSCHALL, Secretary

INCOME

Advance payments (other than policy fees)	\$6,088 79
Assessments received	2,492 11
Interest	18 25
Total Income	\$8,599 15
Balance on hand December 31, 1912	2,062 69
Total	\$10,661 84

DISBURSEMENTS

Amount of losses paid	\$5,393 16
Expense of adjustment and settlement of losses	28 00
Directors' fees and expenses	716 04
Office expenses, clerk hire, etc.	35 55
Advertising, printing and stationery	17 50
Postage	39 16
Returns to policyholders other than loss payments	4 65
Legal expenses	2 00
Miscellaneous	5 00
Total Disbursements	\$6,241 06
Balance	\$4,420 78

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$1,420 78
Deposits in trust companies and banks <i>on interest</i>	3,000 00
Total Assets	\$4,420 78

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	854	\$2,461,560
Written or renewed in 1913	751	2,493,225
Totals	1,605	\$4,954,785
Deduct expirations and cancellations	881	2,533,710
In force December 31, 1913	724	\$2,421,075

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property, school buildings and creameries.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Ten cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$8,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

GERMANTOWN AND CLERMONT CO-OPERATIVE FIRE INSURANCE COMPANY

GERMANTOWN, N. Y.

[Commenced business 1910]

FREEMAN BOICE, President

ERASTUS COONS, Secretary

INCOME

Policy fees	\$94 50
Assessments received	1,421 57
Borrowed money	300 00
Total Income	\$1,816 07
Balance on hand December 31, 1912.....	374 85
Total	\$2,190 92

DISBURSEMENTS

Amount of losses paid.....	\$1,078 00
Expense of adjustment and settlement of losses.....	138 00
Directors' fees and expenses.....	235 19
Office expenses, clerk hire, etc.....	15 00
Advertising, printing and stationery.....	9 75
Postage	10 00
Commissions to agents or directors, including \$94.50 policy fees	126 00
Borrowed money repaid and (\$13.50) interest thereon.....	313 50
Miscellaneous	12 25
Total Disbursements	\$1,937 69

Balance	\$253 23
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ASSETS

Cash in office.....	\$196 48
Deposits in trust companies and banks <i>not on interest</i>	56 75
Total Assets	\$253 23

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	325	\$693,619
Written or renewed in 1913.....	63	121,108
Totals	388	\$814,727
Deduct expirations and cancellations.....	58	109,485
In force December 31, 1913.....	330	\$705,242

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$53.71.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$59.59.

Is property classified? No.

For what term are policies written? Five years or less.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Each director in his district.

By whom are losses adjusted? Board of directors or committee appointed.

What is the largest amount insured in any one hazard? \$6,000.

GHEENT MUTUAL FIRE INSURANCE COMPANY

GHEENT, N. Y.

[Commenced business February 5, 1859]

JOHN E. KITTLE, President

JOHN H. SHULT, Secretary

INCOME	
Assessments received	\$1, 664 15
Borrowed money	125 00
Total Income	\$1,789 15
Balance on hand December 31, 1912.....	26 90
Total	\$1,816 05

DISBURSEMENTS	
Amount of losses paid.....	\$1, 470 00
Expense of adjustment, settlement of losses and directors' fees and expenses.....	19 00
Officers' salaries and fees.....	12 00
Office expenses, clerk hire, etc.....	3 00
Advertising, printing and stationery.....	3 75
Postage	15 46
Borrowed money repaid and (\$4.67) interest thereon.....	129 67
Miscellaneous	21 18
Total Disbursements	\$1,674 06
Balance	\$141 99

ASSETS	
Cash in office	\$141 99

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	304	\$626, 855
Written or renewed in 1913.....	68	143, 413
Totals	372	\$770, 268
Deduct expirations and cancellations.....	65	140, 268
In force December 31, 1913.....	307	\$630, 000

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwellings, barns, school buildings, town hall and nearly all kinds of personal property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? One at 16 cents; two at 11 cents; total, 38 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? Yes. If so, by whom? President and secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

GREENWICH TOWN FIRE INSURANCE COMPANY

GREENWICH, N. Y.

[Commenced business June 5, 1891]

DUANE M. HALL, PresidentO. W. TEFFT, Secretary

INCOME	
Policy fees	\$185 00
Borrowed money	150 00
Miscellaneous	21
Total Income	\$335 21
Balance on hand December 31, 1912.....	54 27
Total	\$389 48

DISBURSEMENTS	
Amount of losses paid.....	\$75 00
Directors' fees and expenses.....	36 00
Advertising, printing and stationery.....	18 50
Postage	6 13
Commissions to agents or directors, including \$1 policy fees..	93 00
Borrowed money repaid and (\$3) interest thereon.....	53 00
Miscellaneous	8 15
Total Disbursements	\$289 78
Balance	\$99 70

ASSETS	
Cash in office.....	\$99 70

LIABILITIES	
Borrowed money unpaid.....	\$150 00
Interest accrued on borrowed money.....	2 03
Total Liabilities	\$152 03

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	397	\$666, 650
Written or renewed in 1913.....	85	135, 095
Totals	482	\$801, 745
Deduct expirations and cancellations.....	86	127, 170
In force December 31, 1913.....	396	\$674, 575

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village residence property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years or less.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? About \$5,700.

GUILDERLAND MUTUAL INSURANCE ASSOCIATION

GUILDERLAND CENTER, N. Y.

[Commenced business 1854]

IRA HURST, President

JOHN J. MANN, Secretary

INCOME

Advance payments (other than policy fees).....	\$108 25
Policy fees	254 00
Assessments received.....	3,204 45
Borrowed money	1,400 00
Total Income	\$4,966 70
Balance on hand December 31, 1912.....	1,351 73
Total	\$6,318 43

DISBURSEMENTS

Amount of losses paid	\$4,603 08
Expense of adjustment and settlement of losses.....	28 00
Officers' salaries and fees.....	95 25
Directors' fees and expenses.....	80 00
Office expenses, clerk hire, etc.....	98 40
Advertising, printing and stationery.....	22 45
Postage	6 45
Commissions to agents or directors.....	238 75
Borrowed money repaid.....	222 00
Miscellaneous	12 00
Total Disbursements	\$5,406 38
Balance	\$912 05

ASSETS

Cash in office	\$912 05
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LIABILITIES

Gross losses and claims unpaid.....	\$1,450 00
Borrowed money unpaid.....	1,200 00
Interest due and accrued on borrowed money.....	12 00
Total Liabilities	\$2,662 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	546	\$979,265
Written or renewed in 1913.....	127	215,935
Totals	673	\$1,195,200
Deduct expirations and cancellations.....	121	187,445
In force December 31, 1913.....	552	\$1,007,755

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm buildings, village property, hotels, stores, churches, schools, mills and personal property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty-six cents.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$2,143.21.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm buildings and detached dwellings not in villages; also farm buildings and dwellings within the corporation of Altamont not within 100 feet of other buildings; second class, buildings and property not specified in other classes, churches, hop houses, cheese factories, creameries, school buildings and the contents of such buildings and other private property in villages; third class, property in villages not specified in other classes and for buildings used for hotels and mercantile establishments; fourth class, property situated within 40 feet of the boundary line of any railroad and other descriptions of hazardous property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, flat rate; third class, double first class and fourth class, three times the first class.

For what term are policies written? Five years or less.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Executive committee.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE HAMDEN MUTUAL INSURANCE COMPANY

HAMDEN, N. Y.

[Commenced business July 1, 1873]

ARTHUR SHAW, President

JOHN B. MABLE, Secretary

INCOME

Policy fees	\$80 00
Assessments received	603 78
Total Income	\$683 78
Balance on hand December 31, 1912	351 67
Total	\$1,035 45

DISBURSEMENTS

Amount of losses paid.....	\$723 76
Officers' salaries and fees.....	52 00
Directors' fees and expenses.....	40 00
Advertising, printing and stationery.....	9 00
Postage	4 50
Miscellaneous	21 30
Total Disbursements	\$850 56
Balance	\$184 89

ASSETS

Cash in office.....	\$184 89
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	288	\$607, 888
Written or renewed in 1913.....	80	153, 375
Totals	368	\$761, 263
Deduct expirations and cancellations	82	151, 158
In force December 31, 1913	286	\$610, 105

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings 16½ feet distant in villages.

What policy or survey fees does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Ten cents.

Is property classified? No.

For what term are policies written. Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? One or more directors.

By whom are losses adjusted? Committee appointed by president and secretary.

What is the largest amount insured in any one hazard? \$3,000.

HARTWICK TOWN INSURANCE COMPANY

HARTWICK SEMINARY, N. Y.

[Commenced business April, 1886]

MORELL SMITH, President

C. F. INGOLDSBY, Secretary

INCOME

Policy fees	\$128 00
Assessments received	6 19
Miscellaneous	38 82
Total Income	\$173 01
Balance on hand December 31, 1912.....	3 63
Total	\$176 64

DISBURSEMENTS

Amount of losses paid.....	\$35 00
Expense of adjustment and settlement of losses.....	3 00
Advertising, printing and stationery.....	5 50
Postage	7 04
Commissions to agents or directors, including \$121.60 policy fees	121 60
Miscellaneous	4 50
Total Disbursements	\$176 64

LIABILITIES

Amount due secretary.....	\$38 82
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	281	\$474, 285
Written or renewed in 1913.....	64	101, 675
Totals	345	\$575, 960
Deduct expirations and cancellations.....	61	96, 560
In force December 31, 1913.....	284	\$479, 400

GENERAL INTERROGATORIES

Name the kinds of property insured. Detached dwellings, farm property, school houses, village property and household goods.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$2.40.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Classified as to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. One hundred feet 100 per cent. flat; not less than 60 feet, $1\frac{1}{4}$ times first; not less than 35 feet, $1\frac{1}{2}$ times first; not less than 25 feet, $1\frac{3}{4}$ times first; not less than 20 feet, 2 times first.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, twice the amount collected.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

THE HEBRON CO-OPERATIVE FIRE INSURANCE COMPANY

WEST HEBRON, N. Y.

[Commenced business September, 1877]

ALEX. GOURLEY, President

J. H. McCLELLAN, Secretary

INCOME

Policy fees	\$202 00
Borrowed money	130 00
Miscellaneous	1 93
Total Income	\$333 93
Balance on hand December 31, 1912.....	68 22
Total	\$402 15

DISBURSEMENTS

Amount of losses paid.....	\$226 00
Expense of adjustment and settlement of losses.....	2 00
Advertising, printing and stationery.....	15 50
Postage	2 70
Commissions to agents or directors, including \$101 policy fees..	101 00
Miscellaneous	12 50
Total Disbursements	\$359 70

Balance	\$42 45
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ASSETS

Cash in office.....	\$42 45
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LIABILITIES

Borrowed money unpaid.....	\$130 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	343	\$647, 185
Written or renewed in 1913.....	101	185, 800
Totals	444	\$832, 985
Deduct expirations and cancellations.....	94	177, 065
In force December 31, 1913.....	350	\$655, 920

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy?
Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard. \$3,000.

HOOSICK CO-OPERATIVE FIRE INSURANCE COMPANY

HOOSICK, N. Y.

[Commenced business March, 1895]

_____, President

JOHN A. HARRISON, Secretary

INCOME

Policy fees	\$80 00
Assessments received	1,498 66
Miscellaneous	51 44
Total Income	\$1,610 10
Balance on hand December 31, 1912.....	13 80
Total	\$1,623 90

DISBURSEMENTS

Amount of losses paid.....	\$1,481 75
Officers' salaries and fees.....	56 94
Directors' fees and expenses.....	22 00
Advertising, printing and stationery.....	3 85
Postage	5 37
Commissions to agents or directors, including \$30 policy fees..	30 00
Miscellaneous	1 10
Total Disbursements	\$1,601 01
Balance	\$22 89

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$22 89
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	257	\$726,155
Written or renewed in 1913.....	30	76,265
Totals	287	\$802,420
Deduct expirations and cancellations.....	27	59,235
In force December 31, 1913.....	260	\$743,185

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, churches and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? 15 cents and 4 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes. If so, state kinds of property included in each classification. First class, buildings more than 40 feet from other buildings; second class, buildings less than 40 feet from other buildings, churches and all property more than 100 feet and less than 500 feet from railroad; third class, schoolhouses, stores, blacksmith shops and all property less than 100 feet from railroad.

Does corporation use different rates in making assessments on classified property? Yes. If so, give assessment rates for each classification. First class, flat rate; second class, twice first; third class, three times first.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

JACKSON FIRE INSURANCE COMPANY

JACKSON, N. Y.

[Commenced business November, 1858]

EDWIN M. KERR, President

HENRY N. DUNHAM, Secretary

INCOME

Policy fees	\$96 00
Assessments received	1,108 88
Interest	3 26
Total Income	\$1,208 14
Balance on hand December 31, 1912.....	266 62
Total	\$1,474 76

DISBURSEMENTS

Amount of losses paid.....	\$1,175 00
Officers' salaries and fees.....	72 00
Office expenses, clerk hire, etc.	10 00
Advertising, printing and stationery.....	6 30
Postage	2 66
Miscellaneous	24 18
Total Disbursements	\$1,290 14
Balance	\$184 62

ASSETS

Cash in office.....	\$104 71
Deposits in trust companies and banks on interest.....	79 91
Total Assets	\$184 62

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	189	\$438,185
Written or renewed in 1913.....	48	118,160
Totals	237	\$556,345
Deduct expirations and cancellations.....	51	111,045
In force December 31, 1913.....	186	\$445,300

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?
Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessment levied during 1913? 25 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

THE KINDERHOOK AND STUYVESANT MUTUAL
INSURANCE COMPANY

VALATIE, N. Y.

[Commenced business June, 1891]

JOHN S. BAKER, President

FRANK ROSSMAN, Secretary

INCOME

Advance payments (other than policy fees)	\$96 12
Policy fees	27 00
Total Income	\$123 12
Balance on hand December 31, 1912.....	183 56
Total	\$306 68

DISBURSEMENTS

Officers' salaries and fees.....	\$114 50
Directors' fees and expenses.....	54 00
Advertising, printing and stationery.....	8 50
Postage	12 16
Commissions to agents or directors, including \$27 policy fees..	27 00
Miscellaneous	2 00
Total Disbursements	\$216 16
Balance	\$90 52

ASSETS

Cash in office	\$90 52
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LIABILITIES

Gross losses and claims unpaid.....	\$46 40
All other debts.....	92 76
Total Liabilities	\$139 16

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	376	\$542, 556
Written or renewed in 1913.....	54	95, 785
Totals	430	\$638, 341
Deduct expirations and cancellations.....	67	113, 153
In force December 31, 1913.....	363	\$525, 188

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm, village residences, hotel and mercantile.

What policy or survey fee does policyholder pay at issuance of policy?
50 cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessment levied during 1913? None.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm and detached village residences; second class, village residences exposed; third class, village residences near hazardous risks; fourth class, stores and hotels.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, twice first class; third class, three times first class; fourth class, four times first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary or some of the board.

By whom are losses adjusted? Some one selected by board.

What is the largest amount insured in any one hazard? \$2,500.

KNOX MUTUAL INSURANCE COMPANY

KNOX, N. Y.

[Commenced business 1838]

WINFIELD S. SCHOONMAKER, President CORNELL OSTRANDER, Secretary

INCOME

Policy fees	\$166 50
Assessments received	1,077 87
Total Income	\$1,244 37
Balance on hand December 31, 1912.....	55 24
Total	\$1,299 61

DISBURSEMENTS

Amount of losses paid.....	\$1,050 00
Office expenses, clerk hire, etc.....	5 00
Advertising, printing and stationery.....	14 00
Postage	10 50
Commissions to agents or directors, including \$55.50 policy fees	111 00
Total Disbursements	\$1,190 50
Balance	\$109 11

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$109 11
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	297	\$424,000
Written or renewed in 1913.....	111	185,400
Totals	408	\$609,400
Deduct expirations	93	158,580
In force December 31, 1913.....	315	\$450,820

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schoolhouses, churches, stores, shops and sawmills.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-four cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

KORTRIGHT MUTUAL FIRE INSURANCE ASSOCIATION

KORTRIGHT, N. Y.

[Commenced business 1878]

J. W. McARTHUR, President

J. H. BOLLES, Secretary

INCOME

Advance payments (other than policy fees).....	\$211 85
Policy fees	88 50
Assessments received	2,172 33
Borrowed money	375 00
Total Income	\$2,847 68
Balance on hand December 31, 1912.....	63 37
Total	\$2,911 05

DISBURSEMENTS

Amount of losses paid.....	\$2,671 65
Expense of adjustment and settlement of losses.....	27 10
Advertising, printing and stationery.....	8 75
Postage	4 74
Commissions to agents or directors, including \$88.50 policy fees	88 50
Returns to policyholders other than loss payments.....	5 88
Borrowed money repaid and (\$5.63) interest thereon.....	82 28
Legal expenses	5 00
Miscellaneous	1 20
Total Disbursements	\$2,895 10
Balance	\$15 95

ASSETS

Cash in office.....	\$15 95
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LIABILITIES

Borrowed money unpaid.....	\$298 35
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	262	\$872,890
Written or renewed in 1913.....	118	418,100
Totals	380	\$1,290,990
Deduct expirations and cancellations.....	86	315,763
In force December 31, 1913.....	294	\$975,225

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm buildings, schoolhouses, mill, hall and church.

What policy or survey fee does policyholder pay at issuance of policy? Seventy-five cents.

784 KORTRIGHT MUTUAL FIRE INSURANCE ASSOCIATION [1913

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirteen cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$5.46.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$14.26.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Committee of three appointed by the president.

What is the largest amount insured in any one hazard? \$7,000.

THE LIVINGSTON TOWN INSURANCE COMPANY

LIVINGSTON, N. Y.

[Commenced business 1858]

STEPHEN J. CLUM, President

THERON MOORE, Secretary

INCOME

Advance payments (other than policy fees)	\$260 40
Policy fees	15 00
Borrowed money	100 00
Total Income	\$375 40
Balance on hand December 31, 1912.	159 74
Total	\$535 14

DISBURSEMENTS

Amount of losses paid	\$163 90
Directors' fees and expenses	30 00
Postage	2 93
Commissions to agents or directors, including 50 cents policy fees	110 00
Returns to policyholders other than loss payments	22 75
Borrowed money repaid and (\$5.50) interest thereon	105 50
Miscellaneous	9 81
Total Disbursements	\$444 88
Balance	\$90 25

ASSETS

Cash in office	\$90 25
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	348	\$587, 117
Written or renewed in 1913	108	167, 521
Totals	456	\$754, 638
Deduct expirations and cancellations	98	118, 958
In force December 31, 1913	358	\$635, 680

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm buildings, detached dwellings, stores, hotels, churches, school buildings, blacksmith shops, cooperages, creameries, and all public property considered good risks by the board of directors.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class risks, 10 cents; second class risks, 50 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm buildings and detached dwellings; second class, stores, hotels, churches, school buildings, blacksmith shops, cooperages, creameries, and all public property considered good risks by the board of directors.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Secretary, \$200; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors or three appraisers.

What is the largest amount insured in any one hazard? \$6,000.

MALTA FIRE INSURANCE COMPANY

MALTA, N. Y.

[Commenced business October, 1859]

J. E. COLLAMER, President

J. E. BAKER, Secretary

INCOME

Advance payments (other than policy fees)	\$30 23
Policy fees	57 00
Assessments received	829 34
Total Income	\$916 57
Balance on hand December 31, 1912.....	35 79
Total	\$952 36

DISBURSEMENTS

Amount of losses paid.....	\$820 00
Expense of adjustment and settlement of losses.....	16 59
Officers' salaries and fees.....	25 00
Directors' fees and expenses.....	12 00
Advertising, printing and stationery.....	5 75
Postage	2 25
Commissions to agents or directors, including \$19 policy fees.	57 00
Miscellaneous	2 00
Total Disbursements	\$940 59
Balance	\$11 77

ASSETS

Cash in office.....	\$11 77
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	197	\$279,350
Written or renewed in 1913.....	38	61,302
Totals	235	\$340,652
Deduct expirations and cancellations.....	46	67,750
In force December 31, 1913.....	189	\$272,902

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.
What policy or survey fee does policyholder pay at issuance of policy? \$1.50.
What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.
What was the rate per \$100 of insurance of any assessments levied during 1913? 33 cents.
Is property classified? No.
For what term are policies written? Five years.
Are officers bonded? Yes. If so, state amount of bond for each. Secretary-treasurer, \$2,500.
Does the corporation obtain bonds from its directors or agents? No.
By whom are losses adjusted? Directors.
What is the largest amount insured in any one hazard? \$3,000.

MEREDITH INSURANCE COMPANY

TREADWELL, N. Y.

[Commenced business 1862]

JAMES P. DOIG, President

JAMES G. SCUDDER, Secretary

INCOME

Policy fees	\$157 50
Borrowed money	100 00
Total Income	\$257 50
Balance on hand December 31, 1912.....	60 09
Total	\$317 59

DISBURSEMENTS

Amount of losses paid.....	\$55 00
Expense of adjustment and settlement of losses.....	3 00
Directors' fees and expenses.....	32 00
Advertising, printing and stationery.....	1 50
Postage	3 00
Commissions to agents or directors, including \$157.50 policy fees	157 50
Miscellaneous	6 00
Total Disbursements	\$258 00
Balance	\$59 59

ASSETS

Cash in office.....	\$59 59
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LIABILITIES

Borrowed money unpaid.....	\$200 00
Interest due and accrued on borrowed money.....	5 00
Total Liabilities	\$205 00

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	321	\$798, 785
Written or renewed in 1913.....	105	254, 795
Totals	426	\$1, 053, 580
Deduct expirations and cancellations.....	75	170, 725
In force December 31, 1913.....	351	\$882, 855

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and school-houses.
What policy or survey fee does policyholder pay at issuance of policy?
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Two directors.

By whom are losses adjusted? Committee appointed by board of directors.

What is the largest amount insured in any one hazard? \$4,000.

MIDDLETOWN AND ROXBURY FIRE INSURANCE COMPANY

ROXBURY, N. Y.

[Commenced business April, 1903]

J. B. WYCKOFF, President

C. F. MORSE, Secretary

INCOME

Advance payments (other than policy fees)	\$907 90
Assessments received	4,950 00
Borrowed money	1,838 99
Total Income	\$7,696 89
Balance on hand December 31, 1912	62 67
Total	\$7,759 56

DISBURSEMENTS

Amount of losses paid	\$6,436 97
Officers' salaries and fees	222 00
Directors' fees and expenses	466 92
Advertising, printing and stationery	34 95
Postage	28 25
Returns to policyholders other than loss payments	81 03
Borrowed money repaid and (\$17.13) interest thereon	417 13
Miscellaneous	70 20

Total Disbursements	\$7,757 45
Balance	\$2 11

ASSETS

Cash in office	\$2 11
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LIABILITIES

Borrowed money unpaid	\$2,138 99
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	845	\$1,952,423
Written or renewed in 1913	333	838,800
Totals	1,178	\$2,791,223
Deduct expirations and cancellations	320	697,240
In force December 31, 1913	858	\$2,093,983

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and private houses in villages.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty-five cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

MUTUAL INSURANCE ASSOCIATION OF NASSAU,
SCHODACK AND CHATHAM

SCHODACK CENTER, N. Y.

[Commenced business February, 1855]

M. R. MILLINS, President

WM. T. FINCH, Secretary

INCOME

Policy fees	\$117 56
Assessments received	4,862 45
Total Income	\$4,980 01
Balance on hand December 31, 1912.....	617 74
Total	\$5,597 75

DISBURSEMENTS

Amount of losses paid.....	\$4,221 60
Officers' salaries and fees.....	200 00
Directors' fees and expenses.....	101 50
Room rent	7 00
Postage	91 50
Commissions to agents or directors, including \$33 policy fees.	263 50
Legal expenses	5 00
Total Disbursements	\$4,890 10
Balance	\$707 65

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$707 65
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LIABILITIES

Gross losses and claims unpaid.....	\$3,200 00
All other debts.....	168 75
Total Liabilities	\$3,368 75

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	702	\$1,419,915
Written or renewed in 1913.....	45	69,680
Totals	747	\$1,489,595
Deduct expirations and cancellations.....	93	195,480
In force December 31, 1913.....	654	\$1,294,115

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings and furniture, approved store risks, churches, one hotel and schoolhouses.
What policy or survey fee does policyholder pay at issuance of policy?
Policy fee, 75 cents; renewal of policy, 50 cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 20 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? Two at 10 cents, 5 cents and 25 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$2,910.31.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm property and village; second class, village property and churches; third class, stores; fourth class, stores, schoolhouses and hotels.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, twice the first class; third class, three times the first class; fourth class, four times the first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors, secretary or agent.

By whom are losses adjusted? Directors with aid of adjacent property owners.

What is the largest amount insured in any one hazard? \$2,000.

NEW BALTIMORE MUTUAL INSURANCE ASSOCIATION

NEW BALTIMORE, N. Y.

[Commenced business March, 1854]

CHARLES J. LISK, President

MELVIN P. HOTALING, Secretary

INCOME

Advance payments (other than policy fees)	\$192 01
Policy fees	150 00
Assessments received	11,048 77
Borrowed money	900 00
Miscellaneous	15 79
Total Income	\$12,306 57
Balance on hand December 31, 1912.....	12 91
Total	\$12,319 48

DISBURSEMENTS

Amount of losses paid.....	\$8,878 81
Expense of adjustment and settlement of losses.....	70 00
Advertising, printing and stationery.....	30 50
Postage	7 99
Commissions to agents or directors, including \$557.93 policy fees	707 10
Returns to policyholders other than loss payments.....	45 87
Borrowed money repaid and (\$13.50) interest thereon.....	913 50
Miscellaneous	4 65
Total Disbursements	\$10,658 42
Balance	\$1,661 06

ASSETS

Cash in office.....	\$231 06
Deposits in trust companies and banks <i>not on interest</i>	1,430 00
Total Assets	\$1,661 06

LIABILITIES

Gross losses and claims.....	\$1,790 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	650	\$1,233,215
Written or renewed in 1913.....	102	192,010
Totals	752	\$1,425,225
Deduct expirations and cancellations.....	130	328,575
In force December 31, 1913.....	622	\$1,096,650

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, churches, schoolhouses and live stock.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10 cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? First, 20 cents; second, 50 cents; third, 35 cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. Small.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Executive committee and directors.

What is the largest amount insured in any one hazard? \$4,500.

NEW SCOTLAND MUTUAL INSURANCE COMPANY

VOORHEESVILLE, N. Y.

[Commenced business 1854]

EDWARD HOTALING, President

FRANK VAN AUKEN, Secretary

INCOME

Policy fees	\$300 00
Assessments received	609 13
Total Income	\$909 18
Balance on hand December 31, 1912.....	450 88
Total	\$1,360 06

DISBURSEMENTS

Amount of losses paid.....	\$832 00
Expense of adjustment and settlement of losses.....	26 98
Officers' salaries and fees.....	242 37
Directors' fees and expenses.....	33 50
Office expenses, clerk hire, etc.....	50
Postage	4 45
Miscellaneous	3 25
Total Disbursements	\$1,143 05
Balance	\$217 01

ASSETS

Cash in office.....	\$217 01
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	615	\$1, 178, 558
Written or renewed in 1913.....	128	235, 236
Totals	743	\$1, 413, 794
Deduct expirations and cancellations.....	128	267, 504
In force December 31, 1913.....	615	\$1, 146, 290

GENERAL INTERROGATORIES

Name the kinds of property insured. Dwellings, barns, churches, school-houses, stores, livestock, etc.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents on policies over \$2,000.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, farm property; second class, all other.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,500.

OTSQUAGO CO-OPERATIVE FIRE INSURANCE COMPANY

VANHORNESVILLE, N. Y.

[Commenced business March, 1911]

P. H. ELWOOD, President

W. J. TILYOU, Secretary

INCOME

Policy fees	\$42 00
Borrowed money	26 00
Miscellaneous	4 32
Total	\$72 32

DISBURSEMENTS

Expense of adjustment and settlement of losses.....	\$6 00
Advertising, printing and stationery.....	2 35
Postage	2 00
Commissions to agents or directors, including \$42 policy fees.	42 00
Borrowed money repaid and interest thereon.....	18 97
Legal expenses	1 00
Total Disbursements	\$72 32

LIABILITIES

Borrowed money unpaid.....	\$30 32
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	134	\$254, 460
Written or renewed in 1913.....	42	84, 645
Totals	176	\$339, 105
Deduct expirations and cancellations.....	43	81, 740
In force December 31, 1913	133	\$257, 365

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm, village, manufacturing, real and personal.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, property 66 feet from other property; second class, property over 30 feet and less than 66 feet from other property; third class, property less than 30 feet.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, 1½ times first; third class, 1½ times first.

For what term are policies written? Three years or less.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Director appointed by board.

What is the largest amount insured in any one hazard? \$5,000.

PITTSTOWN CO-OPERATIVE FIRE INSURANCE COMPANY

JOHNSONVILLE, N. Y.

[Commenced business 1911]

ELMER E. HAYNER, President

EDWARD E. WELLING, Secretary

INCOME

Policy fees	\$109 50
Assessments received	1,272 65
Total Income	\$1,382 15
Balance on hand December 31, 1912.....	4 93
Total	\$1,387 08

DISBURSEMENTS

Amount of losses paid.....	\$830 48
Officers' salaries and fees.....	63 50
Office expenses, clerk hire, etc.....	4 25
Advertising, printing and stationery.....	24 10
Postage	11 70
Commissions to agents or directors, including \$73 policy fees.	73 00
Borrowed money repaid and (\$12.50) interest thereon.....	261 00
Total Disbursements	\$1,268 03

Balance	\$119 05
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ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$119 05
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	374	\$692, 955
Written or renewed in 1913.....	73	148, 080
Totals	447	\$841, 035
Deduct expirations and cancellations.....	74	128, 175
In force December 31, 1913.....	373	\$712, 860

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stock, churches, schools, stores and shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Eighteen cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

800 PITTSTOWN CO-OPERATIVE FIRE INSURANCE Co. [1913

State amount, if any, of unpaid assessments levied after December 31, 1912.
None.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, live stock and buildings 30 feet or more from buildings of another person; second class, stores, shops and buildings less than 30 feet from the buildings of others.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class, double rate of first class.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agents, reviewed by directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$6,000.

PUTNAM TOWN FIRE INSURANCE COMPANY

PUTNAM, N. Y.

[Commenced business August, 1898]

J. D. GRAHAM, President

G. M. LIDGERWOOD, Secretary

INCOME

Advance payments (other than policy fees)	\$103 40
Assessments received	450 00
Total Income	\$553 40
Balance on hand December 31, 1912	105 71
Total	\$659 11

DISBURSEMENTS

Amount of losses paid	\$450 00
Expense of adjustment and settlement of losses	6 00
Advertising, printing and stationery	1 85
Commissions to agents or directors, including \$34 policy fees.	34 00
Miscellaneous	24 00
Total Disbursements	\$515 85
Balance	\$143 26

ASSETS

Cash in office	\$143 26
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	103	\$156,567
Written or renewed in 1913	34	55,637
Totals	137	\$212,204
Deduct expirations and cancellations	33	49,479
In force December 31, 1913	104	\$162,725

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.50 on \$500; twenty cents, up to \$1,000; ten cents thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1913? 28.8+ cents.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. President, \$500; secretary, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary or two directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,460.

SALEM MUTUAL TOWN FIRE INSURANCE COMPANY

SALEM, N. Y.

[Commenced business April, 1889]

WM. C. McCLELLAN, President

D. H. SAFFORD, Secretary

INCOME

Policy fees	\$98 00
Assessments received	5,196 89
Interest	3 50
Total Income	\$5,298 39
Balance on hand December 31, 1912.....	200 99
Total	\$5,499 38

DISBURSEMENTS

Amount of losses paid.....	\$5,276 82
Expense of adjustment and settlement of losses.....	45 00
Advertising, printing and stationery.....	17 75
Postage	1 50
Commissions to agents or directors, including \$49 policy fees..	101 55
Returns to policyholders other than loss payments.....	4 26
Miscellaneous	4 00
Total Disbursements	\$5,450 88
Balance	\$48 50

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$48 50
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	237	\$545,175
Written or renewed in 1913.....	49	117,775
Totals	286	\$662,950
Deduct expirations and cancellations.....	42	97,375
In force December 31, 1913.....	244	\$565,575

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and other not more hazardous.
What policy or survey fee does policyholder pay at issuance of policy?
Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty, twenty-six, twenty and thirty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912.
None.

State amount, if any, of unpaid assessments levied after December 31, 1912.
\$58.34.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

SCHAGHTICOKE MUTUAL FIRE INSURANCE
COMPANY

SCHAGHTICOKE, N. Y.

[Commenced business 1857]

J. IRVING BAUCUS, President

G. W. DUNHAM, Secretary

INCOME

Advance payments (other than policy fees)	\$58 24
Policy fees	14 00
Assessments received	805 83
Total Income	\$878 07
Balance on hand December 31, 1912.....	205 95
Total	\$1,084 02

DISBURSEMENTS

Amount of losses paid.....	\$1,025 00
Officers' salaries and fees.....	15 00
Advertising, printing and stationery.....	4 30
Postage	7 97
Commissions to agents or directors, including \$14 policy fees..	29 00
Returns to policyholders other than loss payments.....	2 05
Total Disbursements	\$1,083 32
Balance	\$0 70

ASSETS

Cash in office.....	\$0 70
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	165	\$312, 502
Written or renewed in 1913.....	26	58, 245
Totals	191	\$370, 747
Deduct expirations and cancellations.....	49	97, 667
In force December 31, 1913.....	142	\$273, 080

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached residence and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1913? 25.7 cents.

Is property classified? No.

For what term are policies written? Five years or less.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

SHARON, SEWARD AND CARLISLE CO-OPERATIVE
INSURANCE COMPANY

SHARON SPRINGS, N. Y.

[Commenced business January, 1881]

STANTON OSTERHOUT, President GEORGE A. PARSONS, Secretary

INCOME

Policy fees	\$348 00
Assessments received	5,024 39
Borrowed money	2,000 00
Total Income	\$7,372 39

DISBURSEMENTS

Amount of losses paid.....	\$4,062 62
Officers' salaries and fees.....	350 00
Directors' fees and expenses.....	237 00
Advertising, printing and stationery.....	37 40
Postage	41 25
Commissions to agents or directors, including \$348 policy fees.	447 99
Borrowed money repaid and (\$70) interest thereon.....	2,077 70
Total Disbursements	\$7,253 96

Balance	\$118 43
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ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$118 43
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LIABILITIES

Gross losses and claims unpaid.....	\$3,232 75
Borrowed money unpaid.....	2,000 00
Interest due and accrued on borrowed money.....	120 00
Salaries and fees.....	700 00
Total Liabilities	\$6,052 75

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	944	\$1,985,220
Written or renewed in 1913.....	348	603,060
Totals	1,292	\$2,588,280
Deduct expirations and cancellations.....	351	563,402
In force December 31, 1913.....	941	\$2,024,878

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm buildings and a very few isolated village dwellings.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1913? Thirty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$54.14.

Is property classified? No.

For what term are policies written? Three months to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$12,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Double amount to be collected.

Are risks inspected? No.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

SPRINGFIELD CO-OPERATIVE INSURANCE COMPANY

EAST SPRINGFIELD, N. Y.

[Commenced business June, 1886]

GEORGE H. BASINGER, President

JOHN J. WALRATH, Secretary

INCOME

Assessments received	\$106 18
Borrowed money	150 00
Advanced by secretary.....	5 55
Total Income	\$261 73
Balance on hand December 31, 1912.....	34 81
Total	\$296 54

DISBURSEMENTS

Amount of losses paid.....	\$154 00
Expense of adjustment and settlement of losses.....	4 00
Officers' salaries and fees.....	67 22
Directors' fees and expenses.....	41 50
Printing and stationery.....	14 50
Postage	3 32
Commissions to agents or directors.....	10 00
Miscellaneous	2 00
Total Disbursements	\$296 54

LIABILITIES

Borrowed money unpaid.....	\$150 00
Interest due and accrued on borrowed money.....	9 00
Overpaid by secretary.....	5 55
Total Liabilities	\$164 55

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	264	\$464, 985
Written or renewed in 1913.....	93	154, 000
Totals	357	\$618, 985
Deduct expirations and cancellations.....	79	137, 500
In force December 31, 1913.....	278	\$481, 485

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village, detached.

What policy or survey fee does policyholder pay at issuance of policy?
\$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$8.37.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, property detached from other outside exposure 50 feet or more; second class, property detached from other outside exposure 25 feet to 50 feet.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class double that of first.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer and collector, double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

STAMFORD INSURANCE COMPANY

STAMFORD, N. Y.

[Commenced business January, 1860]

JOHN H. KING, President

RICHARD H. BARNER, Secretary

INCOME

Advance payments (other than policy fees)	\$165 85
Assessments received	1,231 23
Borrowed money	700 00
Total Income	\$2,097 08
Balance on hand December 31, 1912	3,029 62
Total	\$5,126 70

DISBURSEMENTS

Amount of losses paid	\$4,308 05
Officers' salaries and fees	90 00
Directors' fees and expenses	180 00
Office expenses, clerk hire, etc.	24 00
Advertising, printing and stationery	8 25
Postage	3 55
Commissions to agents or directors, including \$49.50 policy fees	63 50
Borrowed money repaid and (\$15) interest thereon	215 00
Total Disbursements	\$4,892 35
Balance	\$234 35

ASSETS

Deposits in trust companies and banks <i>not on interest</i>	\$234 35
--	----------

LIABILITIES

Borrowed money unpaid	\$1,050 00
Interest due and accrued on borrowed money	54 25
All other debts	157 00
Total Liabilities	\$1,261 25

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912	424	\$855,000
Written or renewed in 1913	66	150,835
Totals	490	\$1,005,835
Deduct expirations and cancellations	82	195,760
In force December 31, 1913	408	\$810,075

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village residences located outside business zone.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? \$1.50 on first \$500, and five cents for each additional hundred.

What was the rate per \$100 of insurance of any assessments levied during 1913? Twenty cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. \$108.25.

State amount, if any, of unpaid assessments levied after December 31, 1912. \$1,550.50.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Director taking application.

By whom are losses adjusted? Committee appointed by directors.

What is the largest amount insured in any one hazard? \$2,500.

THE ULSTER CO-OPERATIVE FIRE INSURANCE
COMPANY

LAKE KATRINE, N. Y.

[Commenced business July, 1895]

JACOB KIEFFER, President

FRANK S. OSTERHOUP, Secretary

INCOME	
Policy fees	\$50 00
Assessments received	101 19
Interest	8 68
Total Income	\$159 87
Balance on hand December 31, 1912.....	1,579 44
Total	\$1,739 31

DISBURSEMENTS	
Amount of losses paid.....	\$1,450 00
Officers' salaries and fees.....	52 23
Advertising, printing and stationery.....	7 52
Total Disbursements	\$1,509 75
Balance	\$229 56

ASSETS	
Deposits in trust companies and banks on interest.....	\$229 56

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	153	\$284, 775
Written or renewed in 1913.....	50	102,915
Totals	203	\$387, 690
Deduct expirations and cancellations.....	62	120, 375
In force December 31, 1913.....	141	\$267, 315

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Farm buildings, furniture, crops, farm implements, stock and detached dwellings.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President and three directors appointed by president.

What is the largest amount insured in any one hazard? \$5,885.

VENICE TOWN FIRE INSURANCE COMPANY

GENOA, N. Y.

[Commenced business 1879]

HERBERT M. ROE, President

WILLIAM H. SHARPSTEEN, Secretary

INCOME

Advance payments (other than policy fees).....	\$251 13
Assessments received	1,277 20
Interest	4 51
Borrowed money	717 54
Total Income	\$2,250 38
Balance on hand December 31, 1912.....	320 42
Total	\$2,570 80

DISBURSEMENTS

Amount of losses paid.....	\$914 47
Officers' salaries and fees.....	174 25
Directors' fees and expenses.....	72 40
Advertising, printing and stationery.....	17 25
Postage	9 85
Borrowed money repaid and (\$9) interest thereon.....	726 54
Miscellaneous	7 25
Total Disbursements	\$1,922 01
Balance	\$648 79

ASSETS

Cash in office.....	\$78 45
Deposits in trust companies and banks on interest.....	570 34
Total Assets	\$648 79

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	553	\$1,225,710
Written or renewed in 1913.....	179	459,800
Totals	732	\$1,685,510
Deduct expirations and cancellations.....	170	392,370
In force December 31, 1913.....	562	\$1,293,140

GENERAL INTERROGATORIES

Name the kinds of property insured. Houses, barns, outbuildings and personal property.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy. \$1.25 up to \$1,000; after that 25 cents per \$100.

What was the rate per \$100 of insurance of any assessments levied during 1913? Ten cents.

State amount, if any, of unpaid assessments levied before December 31, 1912. None.

State amount, if any, of unpaid assessments levied after December 31, 1912. None.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. Directors, \$1,000.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

THE WALTON CO-OPERATIVE FIRE INSURANCE

COMPANY

WALTON, N. Y.

[Commenced business October 20, 1888]

GEORGE S. TACY, President

CHARLES W. SHEPARD, Secretary

INCOME	
Policy fees	\$136 50
Borrowed money	100 00
Total Income	\$236 50
Balance on hand December 31, 1912.....	891 23
Total	\$1,127 73

DISBURSEMENTS	
Amount of losses paid.....	\$715 60
Expense of adjustment and settlement of losses.....	4 00
Officers' salaries and fees.....	125 00
Directors' fees and expenses.....	169 58
Office expenses, clerk hire, etc.....	24 00
Advertising, printing and stationery.....	9 55
Postage	2 96
Returns to policyholders other than loss payments.....	5 56
Miscellaneous	24 37
Total Disbursements	\$1,080 62
Balance	\$47 11

ASSETS	
Cash in office.....	\$47 11

LIABILITIES	
Borrowed money unpaid.....	\$100 00

EXHIBIT OF POLICIES		
	Number	Amount
In force December 31, 1912.....	473	\$916, 408
Written or renewed in 1913.....	129	249, 791
Totals	602	\$1, 166, 199
Deduct expirations and cancellations.....	110	213, 755
In force December 31, 1913.....	492	\$952, 444

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, creameries, school houses, village houses and barns.

What policy or survey fees does policyholder pay at issuance of policy? One dollar.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Class 1, houses and everything that goes with them; class 2, barns and everything that goes with them including stock.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Class 1, flat rate; class 2, $1\frac{1}{2}$ times first.

For what term are policies written? Five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Directors.

By whom are losses adjusted? President, secretary and one director.

What is the largest amount insured in any one hazard? \$5,000.

THE WHITE CREEK FIRE INSURANCE COMPANY

EAGLE BRIDGE, N. Y.

[Commenced business February 1, 1895]

JOHN C. COTTRELL, President

STEPHEN B. SWEET, Secretary

INCOME

Policy fees	\$46 00
Balance on hand December 31, 1912.....	80 92
Total	<u>\$126 92</u>

DISBURSEMENTS

Commissions to agents or directors, including \$1 policy fees..	\$23 00
Miscellaneous	2 25
Total Disbursements	<u>\$25 25</u>
Balance	<u>\$101 67</u>

ASSETS

Cash in office.....	<u>\$101 67</u>
---------------------	-----------------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	149	\$345. 336
Written or renewed in 1913.....	23	54,745
Totals	<u>172</u>	<u>\$400, 081</u>
Deduct expirations and cancellations.....	18	46,525
In force December 31, 1913.....	<u>154</u>	<u>\$353, 556</u>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm, school and church.
What policy or survey fee does policyholder pay at issuance of policy?
\$2.
What "percentage" per \$100 of insurance does policyholder pay at issuance
of policy? None.
State amount, if any, of unpaid assessments levied before December 31, 1912.
None.
Is property classified? No.
For what term are policies written? Five years.
Are officers bonded? Yes. If so, state amount of bond for each. Treasurer,
\$500.
Does the corporation obtain bonds from its directors or agents? No.
Are risks inspected? Yes. If so, by whom? Secretary.
By whom are losses adjusted? Directors.
What is the largest amount insured in any one hazard? About \$4,000.

THE WILTON MUTUAL FIRE INSURANCE COMPANY

WILTON, N. Y.

[Commenced business April, 1894]

E. J. SMITH, President

W. N. WESTFALL, Secretary

INCOME

Advance payments (other than policy fees).....	\$22 79
Policy fees	17 50
Total Income	\$40 29
Balance on hand December 31, 1912.....	135 48
Total	\$175 77

DISBURSEMENTS

Officers' salaries and fees.....	\$15 00
Office expenses, clerk hire, etc.....	4 75
Advertising, printing and stationery.....	8 00
Postage	18
Commissions to agents or directors.....	17 50
Miscellaneous	30
Total Disbursements	\$45 73
Balance	\$130 04

ASSETS

Cash in office.....	\$130 04
---------------------	----------

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1912.....	90	\$122, 365
Written or renewed in 1913.....	14	22, 790
Totals	104	\$145. 155
Deduct expirations and cancellations.....	11	16, 740
In force December 31, 1913.....	93	\$128, 415

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, churches and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

Is property classified? Yes.

If so, state kinds of property included in each classification. First class, brick or stone covered with slate or metal; second class, brick or stone covered with wood; third class, wood covered with wood.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. Second class, flat rate; first class, seven-eighths of second class; third class, $1\frac{1}{8}$ times second class.

For what term are policies written? One to five years.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$1,200.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. If so, by whom? Inspector.

By whom are losses adjusted? Committee appointed by directors.

What is the largest amount insured in any one hazard? \$4,210.

SCHAGHTICOKE SOCIETY FOR APPREHENDING
HORSE THIEVES AND ROBBERS

SCHAGHTICOKE, N. Y.

[Commenced business January 1, 1831]

C. H. LARRABEE, President THEODORE BUTTON, Secretary

INCOME

Interest	\$15 50
Annual dues	14 75
Total Income	\$30 25
Balance on hand December 31, 1912	429 78
Total	\$460 03

DISBURSEMENTS

Advertising, printing and stationery	\$1 86
Miscellaneous	5 00
Total Disbursements	\$6 86
Balance	\$453 17

ASSETS

Cash in office	\$453 17
--------------------------	----------

GENERAL INTERROGATORIES

Name the kinds of property insured. Horses, harness, wagons, sleighs, robes, blankets, cattle, sheep, hogs and poultry.

What policy or survey fee does policyholder pay at issuance of policy? Members pay \$5 to enter society.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

Is property classified? Yes.

If so, state kinds of property included in each classification. Personal property as before described.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? As long as membership dues are paid.

Are officers bonded? Yes. If so, state amount of bond for each. Treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? No.

By whom are losses adjusted? Six men drawn from members of society.

What is the largest amount insured in any one hazard? \$150.

Statements of Associations in Liquidation Under Section 63 Insurance Law

COVERING ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS, FRATERNAL ORDERS AND CO-OPERATIVE FIRE CORPORATIONS FOR THE YEAR 1913.

ASSESSMENT LIFE AND ACCIDENT ASSOCIATIONS

ARTICLE VI

THE PROTECTIVE LIFE ASSURANCE SOCIETY

BUFFALO, N. Y.

Possession of this corporation was taken by the order of the Supreme Court made under section 63 of the Insurance Law on February 7, 1913. On February 18, 1913, liquidation was commenced under a further order, pursuant to which all of the outstanding risks upon which loss had not been sustained were reinsured in the North American Accident Insurance Company. On December 1, 1913, the corporation was dissolved, and its liabilities fixed by order of the court at the sum of \$20,711.82, and a dividend of 60 per cent. thereon paid to creditors. It is expected that further dividends will be paid from time to time out of the profits earned under the reinsurance agreement.

Cash in bank at date of order of liquidation, February 18, 1913 \$11,788 91

INCOME

Premiums (gross)	\$1,064 83	
Less commissions	311 50	
		\$753 33
Sale of furniture.....		600 00
Rent		20 00
Interest on bank deposits.....		169 77
Payments under reinsurance agreement.....		1,531 11
Miscellaneous		6 60
Total Income		3,080 81
Total		\$14,869 72

DISBURSEMENTS

Liquidation expenses:		
Clerical services	\$895 22	
Postage	178 30	
Printing	118 00	
Bonding	17 50	
Traveling	200 45	
Advertising	2 28	
Office supplies, moving expense, etc.	32 21	
Total expenses		\$1,443 96
Dividend of 60 per cent. to claimants.....		12,427 09
Total disbursements		13,871 05
Balance December 31, 1913.....		\$998 67

FRATERNAL ORDERS OR SOCIETIES

ARTICLE VII

CHAPTER GENERAL OF AMERICAN KNIGHTS OF
ST. JOHN AND MALTA

NEW YORK CITY

Balance December 31, 1912..... \$18,505 88

INCOME

Interest 96 22

Total \$18,602 10

DISBURSEMENTS

Clerical services \$245 50
Postage 5 00
Rent 85 00
Printing 8 53
Referee's fee 600 00
Stenographer's fee 61 50
Miscellaneous 20 15

Claims paid:

Policy claims, dividend of
26 6/10 per cent. from endow-
ment fund \$16,927 89
Policy claims, dividend of
1 35/100 per cent. from gen-
eral fund 630 59
General claims, dividend of
1 35/100 from general fund... 17 94

17,576 42

\$18,602 10

ECONOMIC RELIEF ASSOCIATION

GENEVA

Balance December 31, 1912..... \$33 33

Balance December 31, 1913..... 33 33

PEOPLES MUTUAL LIFE INSURANCE ASSOCIATION AND LEAGUE

SYRACUSE

Possession of this corporation was taken under section 63 of the Insurance Law by order of the Supreme Court on January 18, 1910. On March 3, 1910, the Supreme Court made an order directing the Superintendent of Insurance to liquidate the business of the association. Under a settlement approved by the court on April 9, 1910, all appeals from the order of liquidation were discontinued and liquidation proceedings begun. A dividend of 60 per cent. aggregating \$2,027,021.83 paid to members numbering 37,078, as of August 1, 1910. A dividend of 25 per cent., aggregating \$843,450.64, paid to members numbering 36,998, as of August 1, 1911. All general and insurance claims, except disputed claims, aggregating \$138,710.47 paid, prior to May 1, 1911. Final distribution of assets among members awaits conversion of un-marketable securities aggregating a par value of \$355,000 into cash. It is thought probable that when the final dividend has been paid, the certificate holders will have had returned to them about 92 per cent. of the amounts paid by them to the association.

Ledger assets December 31, 1912..... \$385,228 69

INCOME

Interest	\$10,956 82	
Benefit fund assessment.....	406 25	
Disability loans repaid.....	1,385 41	
Miscellaneous	5 01	
Total Income		12,753 49
Total		\$397,982 18

DISBURSEMENTS

Liquidation expenses:

Clerical services	\$1,089 00	
Rent	600 00	
Printing	12 75	
Bonding	25 00	
Postage	33 00	
Insurance Department, services of examiner..	18 54	
Office supplies	33 39	
Total expenses		\$1,811 68
Claim paid	\$60 00	
First liquidation dividend.....	3,947 40	
Second liquidation dividend.....	1,996 75	
		6,004 15
Total Disbursements		\$7,815 83
Balance Ledger Assets December 31, 1913.....		\$390,166 35

LEDGER ASSETS

Cash in banks.....	\$64,391 35	
Book value of bonds.....	325,775 00	
		\$390,166 35

WORKMEN'S CHILDREN DEATH-BENEFIT OF THE UNITED STATES OF AMERICA *

NEW YORK CITY

Balance December 31, 1912..... \$26,175 55

INCOME

Interest on bank deposits.....	\$1,778 37
Sale furniture and fixtures.....	75 00
Arrears deducted from dividends paid.....	1,874 68
Expense charges deducted from dividend checks less than \$10 in amount.....	64 40

Total Income 3,792 45

Total \$29,968 00

DISBURSEMENTS

Liquidation expenses:

Clerical services	\$402 67
Rent	135 00
Postage	72 00
Printing and stationery.....	65 75
Advertising	17 05
Services of examiner.....	6 18
Miscellaneous	30

Total expenses \$698 95

Claims paid \$535 51

Dividends paid 23,731 85

24,267 36

Total Disbursements \$24,968 31

Balance December 31, 1913..... \$5,001 69

* Never filed annual statement.

CO-OPERATIVE FIRE INSURANCE CORPORATIONS

ARTICLE IX

ESOPUS CO-OPERATIVE FIRE INSURANCE
COMPANY

PORT EWEN

Balance December 31, 1912.....	\$284 83
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DISBURSEMENTS

Advertising liquidation	\$1 75	
Postage, clerical services, etc.....	11 98	
Dividend to policyholders.....	271 10	
		\$284 83

HERKIMER FIRE INSURANCE COMPANY OF
HERKIMER COUNTY

ILION

Balance December 31, 1912.....	\$1,000 07
--------------------------------	------------

INCOME

Assessments	\$524 12	
Dividend	12 49	
Total Income		536 61
		\$1,536 68

DISBURSEMENTS

Clerical assistance	\$34 00	
Traveling expenses	4 05	
Postage	7 00	
Printing	8 61	
Insurance department:		
Services of special deputy.....	\$75 00	
Services of examiner.....	1 55	
	76 55	
Miscellaneous	1 41	
	\$131 62	
Claims paid	1,134 69	
Dividends to policyholders.....	270 37	
		\$1,536 68

MOHAWK VALLEY FIRE INSURANCE COMPANY OF HERKIMER COUNTY

ILION

Balance December 31, 1912..... **\$3,598 84**

INCOME

Premiums **\$469 91**
Interest on bonds..... **41 58**

Total Income **511 49**

Balance **\$4,110 33**

DISBURSEMENTS

Clerical assistance **\$23 50**
Traveling expense **4 05**
Printing **8 61**
Postage **6 00**
Miscellaneous **3 07**

Insurance department:

Services of special deputy..... **\$50 00**
Services of examiner **1 55**

51 55

\$96 78

Claims paid:

General claims **349 28**
Unearned premiums **650 97**
Dividends to policyholders **2,959 79**

\$4,056 82

Loss on sale of bonds..... **53 51**

\$4,110 33

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